



TRAINER'S GUIDE

to the euro banknotes and coins



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INTRODUCTION



The euro is the single currency for a large group of countries in the European Union, known as the euro area. Over 300 million people in the euro area use euro banknotes and coins for their cash payments. Moreover, between 10% and 20% of euro banknotes in circulation, in terms of value, are used outside the euro area. Inevitably, the currency's importance and high international profile make it attractive for counterfeiters. Although this threat has been contained, with high-tech security features making euro banknotes secure and easy to distinguish from counterfeits, vigilance is necessary. To discourage counterfeiting, professional cash handlers in banks, retail companies, restaurants and in other businesses where large amounts of cash are handled have to be familiar with euro banknotes and coins.

This guide has been written for the trainers of those cash handlers. It provides essential information on the design and security features of euro banknotes and coins. The accompanying CD-ROM contains a PowerPoint presentation which can be tailored to the needs of the audience as well as an interactive presentation of the security features of the banknotes. Both applications can be used in training sessions or uploaded to your company's intranet.

This guide also covers the quality checks that cash handlers should carry out on euro banknotes before putting them back into circulation. Low-quality banknotes, e.g. those which are dirty, should be deposited with a local bank, or directly with the national central bank, rather than re-circulated; the security features of clean banknotes are easier to check. The guide also offers some useful tips on how to react to customers who pay with suspect banknotes.

The knowledge you convey as a trainer makes a valuable contribution to counterfeit deterrence and also helps to ensure that the euro remains a widely trusted currency.

Further information on the euro banknotes and coins can be obtained from the European Central Bank or from your national central bank. You can find contact details on pages 22 and 23 of this guide.



Classical architecture



120 mm x 62 mm Grey

Romanesque architecture



127 mm x 67 mm Red

Gothic architecture



133 mm x 72 mm Blue

Renaissance architecture



140 mm x 77 mm Orange

Baroque and rococo architecture



147 mm x 82 mm Green

Iron and glass architecture



153 mm x 82 mm Yellow-brown

Modern 20th century architecture



160 mm x 82 mm Purple

EURO BANKNOTES

General characteristics

DESIGN

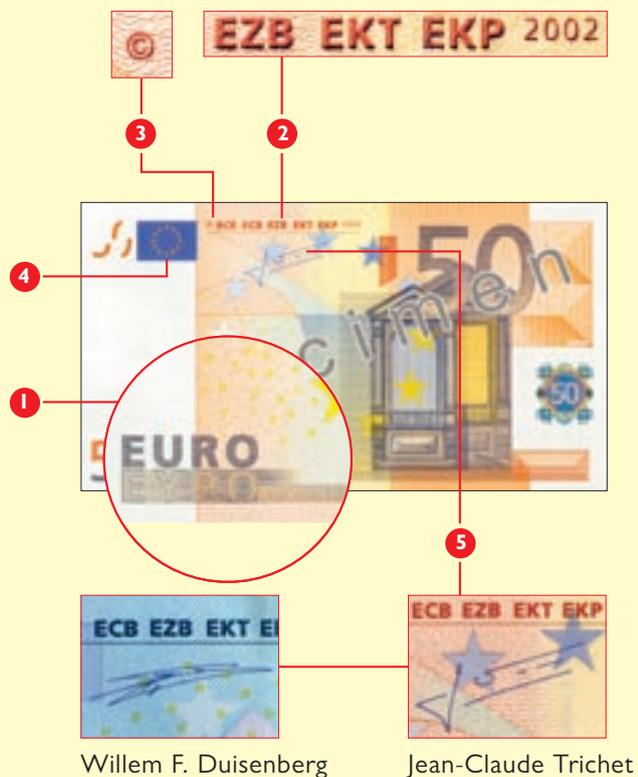
The seven euro banknotes are based on a common design theme – the “Ages and styles of Europe”. The notes (and coins) are legal tender throughout the euro area.

On the front of the banknotes, windows and doorways symbolise the spirit of openness and cooperation in Europe. The 12 stars of the European Union represent the dynamism and harmony of contemporary Europe.

The back of each banknote features a bridge from one of the seven periods in Europe’s architectural history. The bridge is a metaphor for the close cooperation and communication between the people of Europe and between Europe and the rest of the world.

DETAILS

- 1 The name of the currency written in both the Latin (EURO) and the Greek (ΕΥΡΩ) alphabets.
- 2 The initials of the European Central Bank, in the five linguistic variants – BCE, ECB, EZB, EKT, EKP – covering the 11 official languages of the European Union at the time when the euro banknotes were first introduced.
- 3 The symbol © indicating copyright protection.
- 4 The flag of the European Union.



- 5 The signature of the President of the European Central Bank. Euro banknotes bear the signature of Willem F. Duisenberg, the first President of the European Central Bank, or of Jean-Claude Trichet, who succeeded him on 1 November 2003. Banknotes with either signature are valid.

EURO BANKNOTES

General characteristics

IDENTIFYING GENUINE BANKNOTES

Printers and colour copiers can make good copies of all kinds of printed material. For this reason, a number of security features – described below – have been incorporated in the banknotes to safeguard them from counterfeiting. These features help you to identify a genuine banknote without too much effort. It is difficult to produce a counterfeit that imitates all these features in a convincing way.

Please note that if the banknotes are not treated properly some of their properties may deteriorate. For example, the paper of an accidentally washed banknote may glow under a UV lamp.

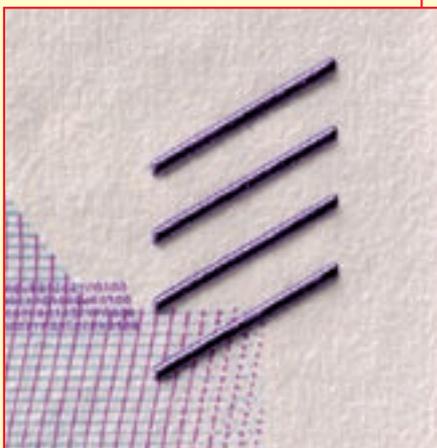
To check if the banknote is genuine, feel it, look at it and tilt it.

SUITABLE FOR BLIND AND VISUALLY IMPAIRED PEOPLE

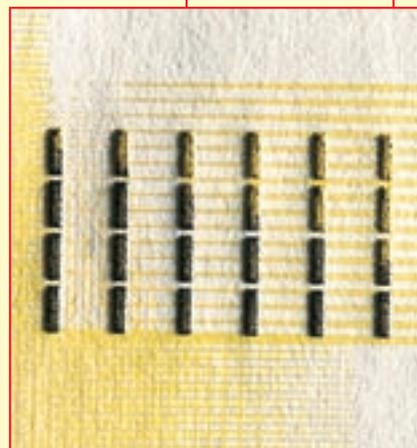
The European Blind Union was consulted on the design of the banknotes and consequently four features were incorporated into the banknotes to help the blind and visually impaired to distinguish between them. Each banknote denomination

- is of a different size – the higher the denomination, the larger the banknote.
- has a dominant colour, with contrasting colours for “adjacent” banknotes (e.g. the €10 is red, the €20 is blue).
- shows large, bold value numerals.
- features raised print (also called intaglio printing), which makes the ink feel thicker in some parts.

The €200 and €500 banknotes include additional tactile marks near the edges.



€500 tactile marks



€200 tactile marks

Key security features

- Raised printing (also called intaglio printing)
- Watermark
- Security thread
- See-through number (also called see-through register)
- Hologram stripe or hologram patch
- Glossy stripe and colour-changing number

Euro banknotes are produced using sophisticated printing technology. They include some high-tech security features. This makes them easy to distinguish from counterfeits. You don't need special equipment. In fact, all you have to do is feel, look at and tilt the banknotes.



FEEL the crisp and firm banknote **paper**. Feel the **raised print**: run your finger across the front of the banknote – or scratch it gently with your fingernail – and you will feel that the ink is thicker in some parts.



LOOK at the banknote and hold it against the light to see the **watermark**, the **security thread** and the **see-through number**. All three features can be seen from the front and back of a genuine banknote.



TILT the banknote to see the **hologram stripe or patch**, the **glossy stripe** (on the €5, €10 and €20 banknotes) and the **colour-changing number** (on the €50, €100, €200 and €500 banknotes).

- **Always check several features.**
- **If in doubt, compare the banknote with one you know to be genuine.**

EURO BANKNOTES

Key security features

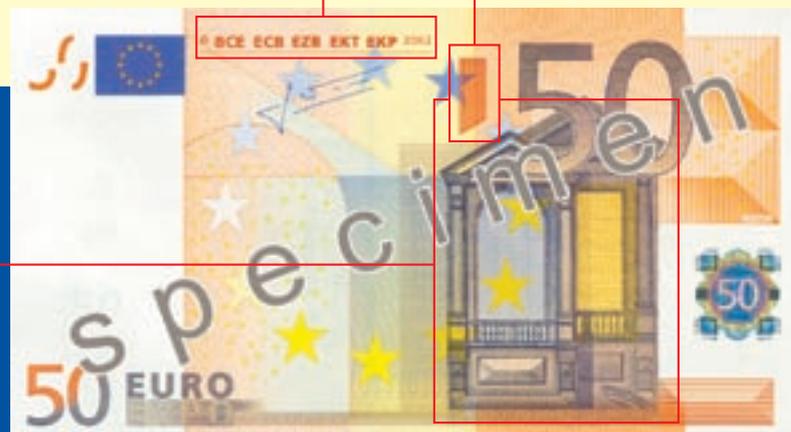
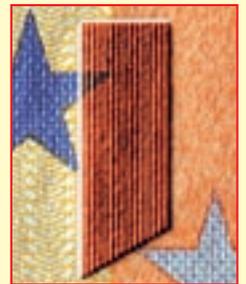
BANKNOTE PAPER

The banknote paper consists of pure cotton. A clean banknote should feel crisp and firm (not limp or waxy).

RAISED PRINT

Intaglio or raised printing produces a tactile effect which is used in the main image and in some other parts on the front of the banknote.

The €200 and €500 banknotes include additional tactile marks for the visually impaired which are positioned near the edges (see the pictures on page 6).



WATERMARK

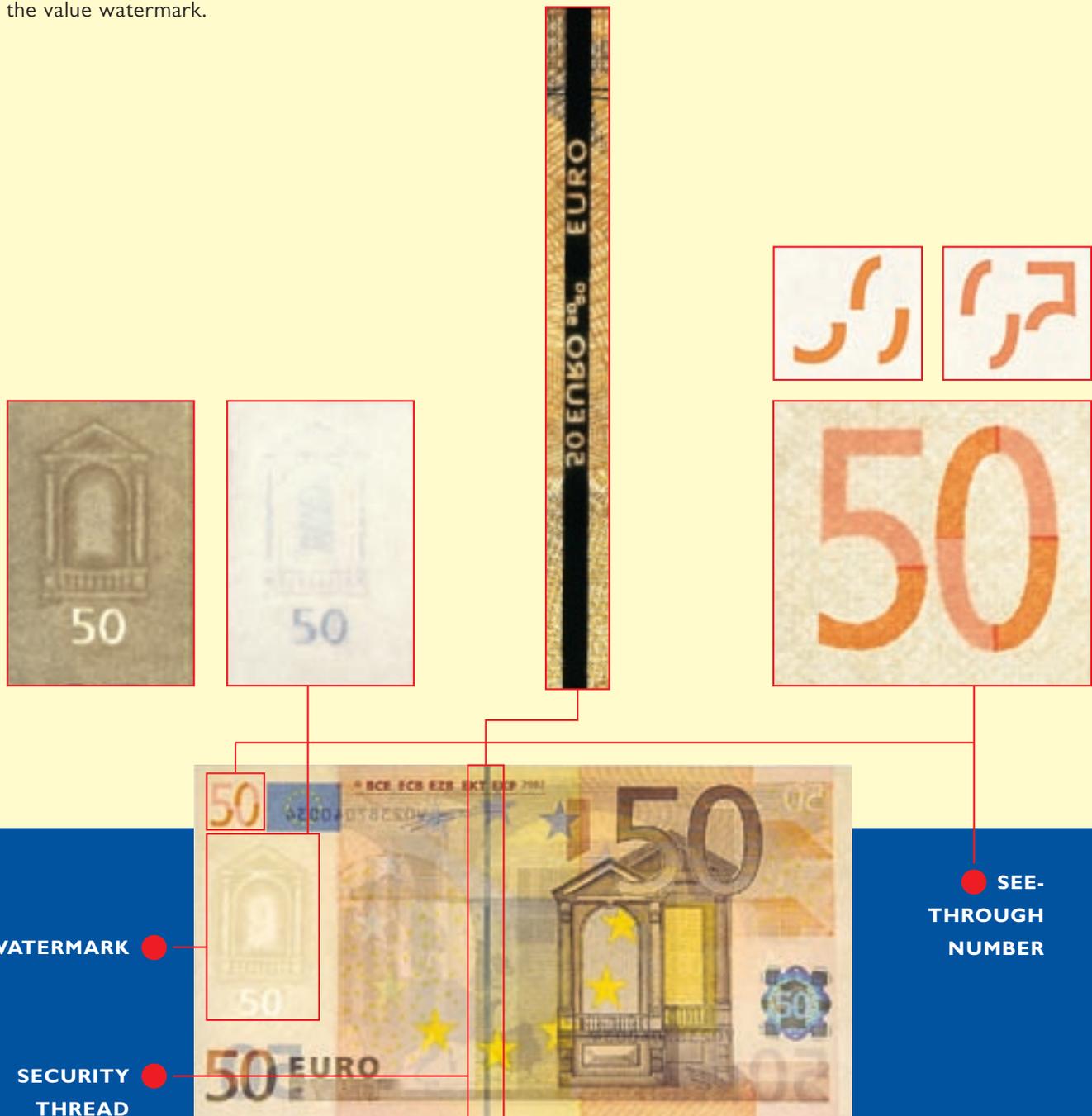
The watermark is produced by varying the thickness of the paper. It can be seen by holding the banknote against the light. The transitions between the light and dark parts of the image showing the main motif are smooth. Put the banknote on a dark surface and the light areas become darker. This effect is very easy to see in the value watermark.

SECURITY THREAD

The security thread is embedded in the banknote paper. Hold the banknote against the light – the thread will appear as a dark stripe. The word “EURO” and the value can be seen in tiny letters on the stripe.

SEE-THROUGH NUMBER

The marks printed in the top corner of the banknote, on both sides, combine perfectly to form the value numeral. You can see the complete number when holding the banknote against the light.



EURO BANKNOTES

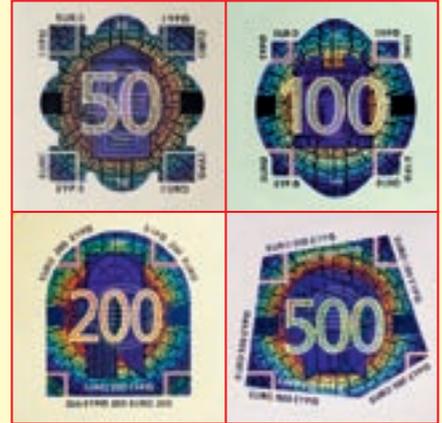
Key security features

HOLOGRAM STRIPE

Tilt the €5, €10 or €20 banknote – the hologram image will change between the value and the € symbol on a rainbow-coloured background. At the edges, tiny letters show the value.

HOLOGRAM PATCH

Tilt the €50, €100, €200 or €500 banknote – the hologram image will change between the value and a window or doorway. In the background, you can see rainbow-coloured concentric circles of tiny letters moving from the centre to the edges of the patch.



PERFORATIONS

Hold the banknote against the light. In the hologram stripe or patch you will see perforations which form the € symbol. You can also see small numbers showing the value.



HOLOGRAM STRIPE

HOLOGRAM PATCH

GLOSSY STRIPE

Tilt a €5, €10 or €20 banknote – a glossy or gold-coloured stripe will appear on the back of the banknote. It shows the value and the € symbol.

COLOUR-CHANGING NUMBER

Tilt a €50, €100, €200 or €500 banknote. On the back, the value numeral will change colour from purple to olive green or brown.



GLOSSY STRIPE ●

COLOUR-CHANGING NUMBER ●

EURO BANKNOTES

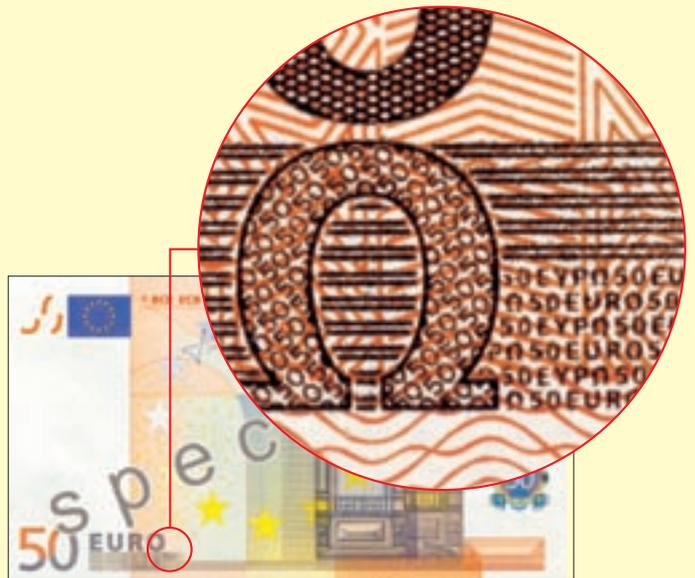
Additional security features

You can check additional security features by using special equipment such as a magnifying glass or an ultraviolet lamp.

- Microprinting
- Ultraviolet (UV) properties (fibres and ink)

MICROPRINTING

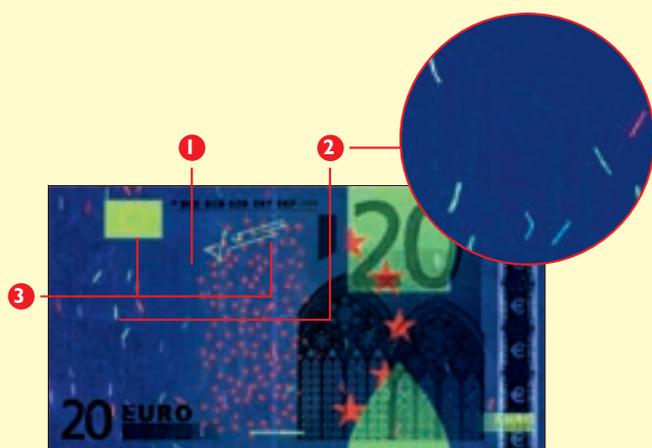
On some areas of the banknote you can see tiny writing. The 0.8 mm print can usually be read with the naked eye. The 0.2 mm microprint, however, simply appears as a thin line to the naked eye, but can be read with the aid of a magnifying glass. Even printing of this size is sharp, not blurred, on a genuine banknote.



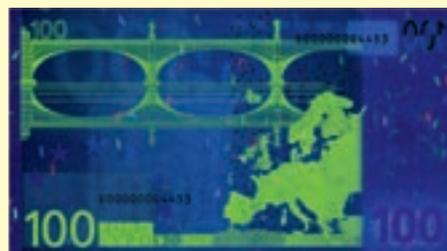
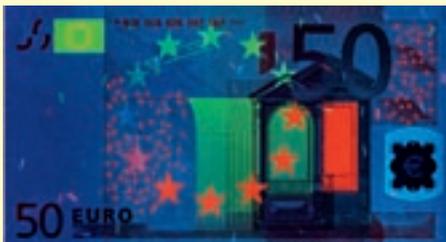
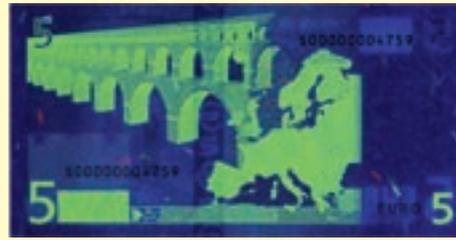
ULTRAVIOLET PROPERTIES (FIBRES AND INK)

Under ultraviolet light check the following characteristics:

- 1 The paper itself does not glow, i.e. it emits no light and is "UV dull".
- 2 Fibres embedded in the paper appear, coloured red, blue and green.
- 3 On the front, the flag of the European Union looks green and has orange stars. The signature of the ECB President turns green. The large stars and the small circles in the centre glow.
- 4 On the back, the map, bridge and value numeral appear in yellow or green.



IMAGES OF EURO BANKNOTES UNDER ULTRAVIOLET LIGHT



EURO COINS

General characteristics and security features

€2



Diameter: 25.75 mm
Weight: 8.50 g
Shape: Round
Colour: Outer part: Silver
Inner part: Gold
Composition:
Outer part: Copper-nickel
Three-layer inner part:
Nickel-brass, nickel, nickel-brass
Edge: Edge lettering (this is different for each country), fine milled

€1



Diameter: 23.25 mm
Weight: 7.50 g
Shape: Round
Colour: Outer part: Gold
Inner part: Silver
Composition:
Outer part: Nickel-brass
Three-layer inner part:
Copper-nickel, nickel, copper-nickel
Edge: Interrupted milled

50 CENT



Diameter: 24.25 mm
Weight: 7.80 g
Shape: Round
Colour: Gold
Composition: Nordic gold
Edge: Shaped edge with fine scallops

5 CENT



Diameter: 21.25 mm
Weight: 3.92 g
Shape: Round
Colour: Copper
Composition: Copper-covered steel
Edge: Smooth

20 CENT



Diameter: 22.25 mm
Weight: 5.74 g
Shape: Spanish flower shape
Colour: Gold
Composition: Nordic gold
Edge: Plain

2 CENT



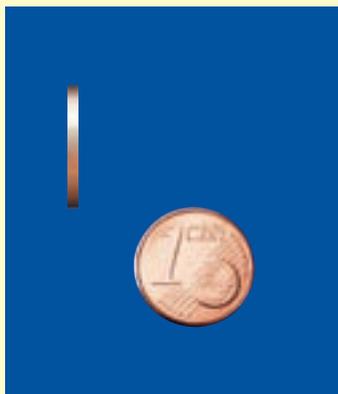
Diameter: 18.75 mm
Weight: 3.06 g
Shape: Round
Colour: Copper
Composition: Copper-covered steel
Edge: Smooth with a groove

10 CENT



Diameter: 19.75 mm
Weight: 4.10 g
Shape: Round
Colour: Gold
Composition: Nordic gold
Edge: Shaped edge with fine scallops

1 CENT



Diameter: 16.25 mm
Weight: 2.30 g
Shape: Round
Colour: Copper
Composition: Copper-covered steel
Edge: Smooth

There are eight coins: 1, 2, 5, 10, 20 and 50 cent, €1 and €2. They are all different in terms of size, weight, material, colour and thickness. Their edges differ from one denomination to the next. Each one can be easily distinguished, even by visually impaired people.

COMMON EUROPEAN SIDES

The common European sides of the coins show tiny images of Europe alongside the 12 stars of the European Union.

As a result of the enlargement in 2004, the images of the European Union depicted on the 10, 20 and 50 cent coins and on the €1 and €2 coins have been modified to show a geographical representation of Europe.



The coins showing the 15-member EU also remain legal tender.



NATIONAL SIDES

Each country has used a national symbol or image for the 'national' side of its euro coins. For further information, please visit the ECB website at www.euro.ecb.eu. A small number of euro coins are also issued by Monaco, San Marino and the Vatican City. They are legal tender throughout the euro area, but are unlikely to circulate widely, as they become collectors' items.

Despite their different national sides, all euro coins can be used anywhere in the euro area.

SECURITY FEATURES

The €1 and €2 coins include a number of security features, such as their combination of colours – silver and gold – as well as the lettering along the edge of the €2 coin, which differs from country to country. In addition, the 'sandwich' composition of the €1 and €2 coins and their unique magnetic properties make their use in vending machines more secure.

COMMEMORATIVE COINS

Each country in the euro area as well as Monaco, San Marino and the Vatican City can issue a €2 commemorative coin once a year. These coins have the same properties and the same common European side as normal €2 coins. But on the national side they have a commemorative design.

They are legal tender throughout the euro area, i.e. they can be used – and must be accepted – just like any other euro coin.

COLLECTOR COINS

Collector coins are not intended for circulation. They are only legal tender in the country of issue. Their images and face values differ from the ordinary coins and commemorative coins, both of which may be used for purchases. The characteristics of collector coins, such as their colour, diameter or weight, differ significantly from those of circulation coins.

SUSPECT AND DAMAGED BANKNOTES

Steps taken by the ECB and the national central banks

The euro is respected as a stable currency, not just in Europe but worldwide. As a result, it receives some unwelcome attention from counterfeiters. Although the security features of the euro make it among the best protected currencies in the world, a small number of counterfeits do get put into circulation.

The actual number of counterfeit banknotes withdrawn from circulation is published every six months on the ECB's website. It represents an extremely small proportion of the total number of genuine banknotes in circulation and is no cause for concern – you just need to be vigilant.

Counterfeit banknotes are sent to each country's National Analysis Centre. If the counterfeit is of a new kind, it is forwarded to the Counterfeit Analysis Centre at the ECB for detailed technical analysis and classification. The relevant technical and statistical data is held in a central database which is also managed by the ECB. Counterfeits of a familiar kind are kept at national level together with the relevant statistical data, which is placed in the central database.

The ECB has established a restricted-access website to assist in authenticating suspect banknotes. This "Euro Check Web Site" is targeted at law enforcement bodies, financial institutions and cash handling professionals. For more information see <https://ecws.ecb.europa.eu/>.

Counterfeit coins are handled in much the same way. The Member States have set up a Europe-wide analysis centre for euro coins in France. The technical and statistical data on counterfeit coins is kept on the same central database as the data on counterfeit banknotes. The information on the database is shared with police forces involved in combating counterfeiting.



For more information on what to do in your country, please refer to your national central bank. You can find contact details on pages 22 and 23 of this guide.

Professional cash handlers' re-circulation of banknotes

All organisations which handle cash professionally, such as banks, cash transportation companies and bureaux de change, are legally required* to withdraw from circulation all euro banknotes and coins received by them which they know, or have reason to believe, are counterfeits. They must hand them over to the competent national authorities. If they do not, they can be fined.

Under the Banknote Recycling Framework**, companies may only re-circulate euro banknotes if the notes have been checked in accordance with European standards. These checks play a useful role in removing counterfeits, suspect banknotes and worn or soiled banknotes that are unfit for circulation. This helps to ensure that counterfeits are quickly withdrawn and that banknotes in circulation are of good quality. If, exceptionally, organisations do not check banknotes using banknote handling machines, they are required to carry out manual authenticity and fitness checks before putting them back into circulation over the counter.

Some examples of banknotes which cannot be re-circulated are shown below. They must be sent to the national central bank.

Soiling



Dirt across the entire banknote

Stained



Stain covering an area of at least 3 mm²

Graffiti-stained



Banknote marked, e.g., with figures or letters

De-inked



Noticeable lack of ink on part or whole of the banknote, e.g. washed banknote

Mutilated



At least one physical defect, e.g. tear at the edge, hole or missing parts, or a severely damaged security feature

Repaired



Parts of the same banknote joined together by tape or glue

* under Council Regulation (EC) No 1338/2001 of 28 June 2001 laying down measures necessary for the protection of the euro against counterfeiting

** For more information on the Banknote Recycling Framework which governs the re-circulation of banknotes, please see "The Euro" section at www.euro.ecb.eu.

SUSPECT AND DAMAGED BANKNOTES

What to do if you receive a suspect banknote

Ideally, before this happens, you should ask your supervisor about the company's policy on suspect banknotes and how to deal with them. However, if you are handed a banknote and the paper feels different or the printed image looks wrong, what should you do?

Some tips:

- **Do not get into an argument with the customer;**
- **Tell him/her that you need to speak briefly to your supervisor or a security officer, but ensure that the customer can always see the banknote in order to avoid any complaints;**
- **Get your supervisor or the security officer to speak to the customer;**
- **Make a mental note of the customer's appearance;**
- **If at all possible, do not return the banknote to the customer;**
- **If he or she leaves by car, make a note of his/her number plate and the car;**
- **Contact the police;**
- **Hand over the suspect banknote without delay to your supervisor or security officer for forwarding to the police;**
- **Do not try to be a hero – make sure you are safe at all times.**

If you suspect a banknote to be counterfeit, do not conclude the transaction with the customer; instead, you ought to keep the banknote and give the customer a receipt for it.

Since counterfeit banknotes are completely worthless, be vigilant.

It is a criminal offence to pass on a banknote which you believe or know is a counterfeit.



What to do with mutilated or damaged banknotes*

Euro area national central banks and many commercial banks will exchange mutilated or damaged euro banknotes if:

- more than 50% of the banknote is presented, and if
- 50% or less of the banknote is presented, provided it can be proved that the missing parts have been destroyed.

To have a mutilated or damaged banknote exchanged, the applicant must provide:

- proof of his/her identity (in case of any doubt about the applicant's legal title to the banknotes or the authenticity of the banknotes);
- a written explanation of the cause of the damage and the whereabouts of the missing parts of the banknote; and
- a written explanation of the type of stain, contamination or impregnation if ink-stained, contaminated or impregnated banknotes are presented.

A cash transportation company or a bank must also provide:

- a written statement describing the cause and kind of neutralisation where banknotes are submitted which have been dyed (with a red dye, for instance) by activated anti-theft devices.

For more information on what to do in your country, please refer to your national central bank. You can find contact details on pages 22 and 23 of this guide.

* under Decision ECB/2003/4 of 20 March 2003 on the denominations, specifications, reproduction, exchange and withdrawal of euro banknotes



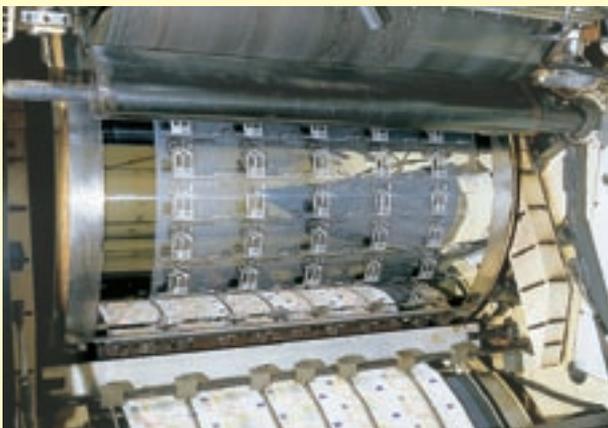
BANKNOTE PRINTING

There are two types of banknote printing machinery: sheet and web machinery. Sheet presses are used by most of the printing works which produce euro banknotes. They are separate machines (see below), in contrast to web presses, which are fed with a continuous reel of paper and perform the different printing processes in one pass.



OFFSET PRINTING

This process involves printing the offset designs on the front and back of the banknotes simultaneously. The printing plates transfer the ink to the paper via an intermediate offset cylinder. Offset printing involves a number of separate plates with different colours superimposed in close register to produce high-quality, clearly defined images. The background images on the front and all images on the back of the banknotes are printed in offset.



INTAGLIO PRINTING

With intaglio printing, the ink is poured into grooves engraved on the plate. When the plate comes into contact with the paper, the ink is forcibly transferred onto the paper to produce raised print. Intaglio elements are printed on the front of the banknotes only. Raised print can only be found on the front, e.g. in the window or doorway.



SILK-SCREEN PRINTING

On a silk-screen printing machine, the ink is passed through the open sections of a stencil. The glossy stripe and the colour-changing number are printed this way.



FOIL APPLICATION

The hologram stripe or patch is hot-stamped onto the banknote paper.



LETTERPRESS PRINTING

The banknote serial numbers are printed with the aid of numbering boxes.



QUALITY CONTROL

Occasional flaws are bound to occur in any mass production process. The banknotes are examined for flaws before they are packed. In many printing works, in addition to manual or visual checks, automatic systems check all banknotes individually.



CONTACT DETAILS

European Central Bank

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60311 Frankfurt
Germany
Tel.: +49 69 1344 0
Fax: +49 69 1344 6000
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www.euro.ecb.eu

Danmarks Nationalbank

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1093 København K
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Fax: +45 33 63 71 03
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www.nationalbanken.dk

Banco de España

Departamento de Emisión y Caja
Centro Nacional de Análisis
Alcalá 48, 28014 Madrid
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Fax: +34 91 338 6887
emisionycaja@bde.es
www.bde.es

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Fax: + 49 6131 377 4499
nccde@bundesbank.de
www.bundesbank.de

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Tél.: +33 1 42 92 42 92
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euro-formation@banque-france.fr
www.banque-france.fr

Nationale Bank van België / Banque Nationale de Belgique

Berlaimontlaan/Boulevard de
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1000 Brussel/Bruxelles
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Fax: + 32 2 221 30 91
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www.nbb.be

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www.bancaditalia.it

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www.bnb.bg

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nccie@centralbank.ie
www.centralbank.ie

Κεντρική Τράπεζα της Κύπρου Central Bank of Cyprus

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www.centralbank.gov.cy

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www.cnb.cz

Τράπεζα της Ελλάδος Bank of Greece

Cash Department
341, Messogion Avenue
152 31 Halandri
Greece
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Fax: +30 210 670 9195
Dep.cash@bankofgreece.gr
www.bankofgreece.gr

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K. Valdemāra ielā 2a
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Banque centrale du Luxembourg

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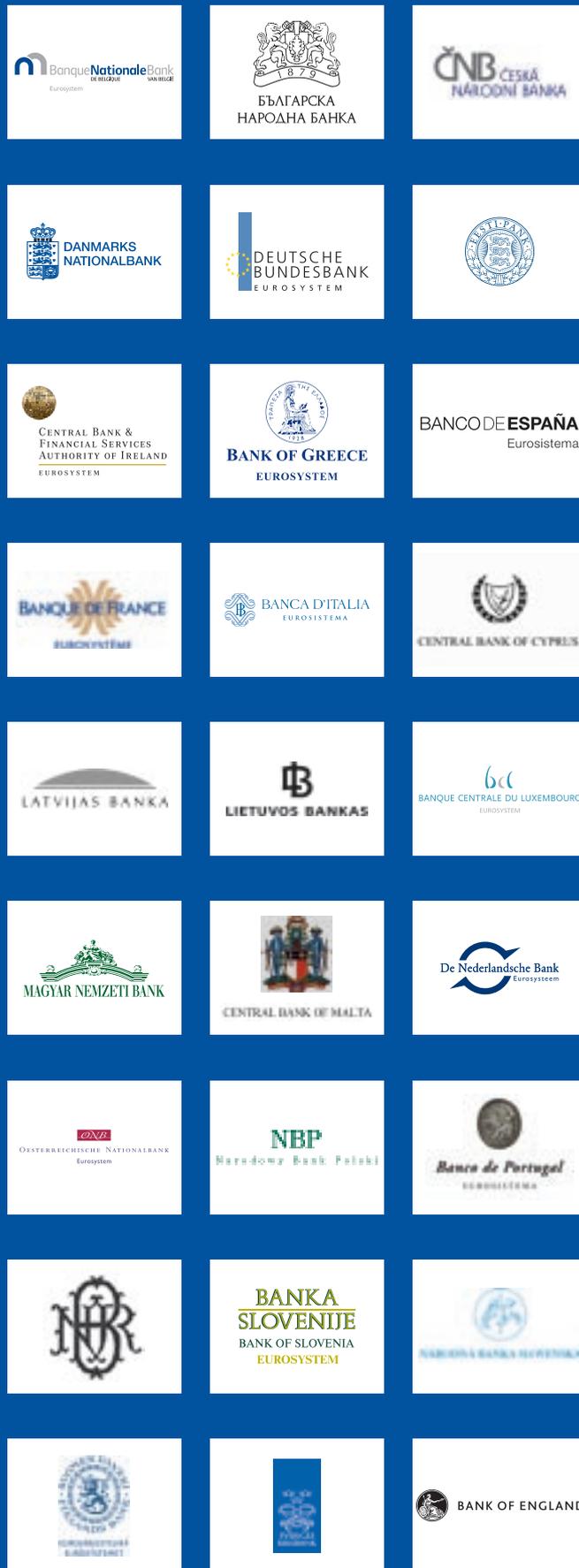
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