

FREQUENTLY ASKED QUESTIONS / NOTE HANDLING ADVICE

When will I start to see the new polymer £20 notes in circulation?
The new polymer notes will start to go into circulation from July 2020.

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 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.

Will the polymer notes work in vending/self service machines?
The Retail and Vending community are working to ensure machines are updated. There may be a period of transition as the vending/self service machines are updated to recognise our new notes.

Will I still be able to use the paper £20 notes?
The Northern Ireland Banks will begin to withdraw paper £20 notes from circulation as the polymer notes are issued. These notes will continue to be honoured, however if you have any of these notes, you should take these to your branch/bank for deposit to your account.

There is a ‘sheen’ on the notes. Will this wear out over time?
The notes will show some wear over time and will start to look lighter in colour as the ink fades.

How can I tell if a note is genuine?
There are a number of security features on our polymer notes that you can look out for that are described within this leaflet. When checking a banknote, it’s important not to rely on just one feature and you should check a few of these to make sure the note is genuine. If you have doubts, compare both sides of the banknote to one that you know is genuine. If you are still unsure, contact your local Bank branch. You can also find more information on the Association of Commercial Banknote Issuers website at www.acbi.org.uk

Can I use my banknote checking/counting machines with polymer notes?
Yes, although they will need to be adapted to allow for polymer 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.

Note: If your business uses weigh-checking devices to count notes, you will need to separate paper from polymer notes before putting them through the machine. This is because paper notes weigh slightly more than polymer notes.

If you are in any doubt, compare the note to one that you know is real.

The Association of Commercial Banknote Issuers

For more information on Northern Ireland bank notes, please go to www.acbi.org.uk

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Web: www.acbi.org.uk
E-mail: info@acbi.org.uk

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38b Drumsheugh Gardens,
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For further information, please call
028 907 64402 or email DLCSQueries@boi.com

Danske Bank

For further information,
please call 028 900 47887 or
email ukcashservices@danskebank.co.uk

Ulster Bank

For further information, please call
0131 523 7137 or email ULBnewnotes@rbs.co.uk

NORTHERN IRELAND £20 POLYMER NOTES



WHY POLYMER?

Polymer banknotes are manufactured from a transparent plastic film, specially coated with an ink layer that enables it to carry the printed design features of banknotes. The material allows the inclusion of ‘windows’ or clear portions in the design which enhance protection against counterfeits.



CLEAN

They stay cleaner than paper notes as they are resistant to dirt and moisture. Recent research shows that there are no greater risks from handling polymer banknotes than from touching any other frequently handled objects



SECURE

Polymer notes can incorporate advanced security features which make them more difficult to counterfeit



DURABLE

Polymer notes last at least two and a half times longer than paper notes which make them more environmentally friendly



Danske Bank

Ulster Bank



Danske Bank

Ulster Bank

FEATURES

- 1 **CLEAR WINDOW:**

There is a clear window in the banknote which you can see through.
- 2 **HOLOGRAPHIC FOIL:**

Specific areas of the banknotes incorporate a pattern which is highlighted when the note is moved around.
- 3 **SPARK®:**

The banknotes feature an area of metallic ink which changes colour when the note is tilted.
- 4 **RAISED PRINT:**

The banknotes feature various areas of raised print which give them a tactile quality.
- 5 **TACTILE FEATURE:**

There are three arrangements of four dots in a square formation on the £20 notes, enabling physical identification for the visually impaired.
- 6 **MICROTEXT:**

Some areas of the banknotes which appear as plain print or a fine line, are in fact very small printed text. This can be seen clearly through a magnifying glass.
- 7 **ULTRAVIOLET (UV)/Gemini™ PRINTING:**

When observed under UV light, there are areas of the banknotes which appear as two separate, glowing colours. In normal light these features are a single colour.

If in doubt, compare the note to one that you know is genuine.

The note should feel smoother than a paper note, though this will reduce over time.

LOOK • TILT • FEEL • CHECK



Danske Bank



Ulster Bank



LOOK

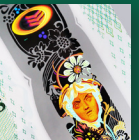


1. Clear window

TILT

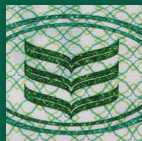


2. Holographic foil

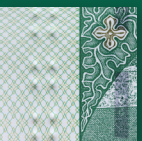


3. SPARK®

FEEL



4. Raised print

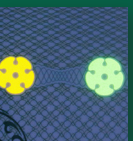


5. Tactile emboss

CHECK



6. Microtext



7. UV printing

LOOK



1. Clear window

TILT

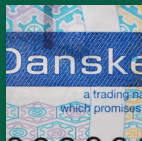


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LOOK



1. Clear window

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FEEL

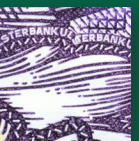


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