New Banknotes Handling Guide

Banks and Retailers
Check Your Notes – Front

The Series 7 banknotes have security features that can be easily checked. Here is an overview of the main security features:

- Large transparent window with intricate border
- Serial number
- Metallic numbers and bird
- Metallic ferns and map
- Metallic 3D number
- Embossed number
- Colour changing bird
- Raised ink
- Puzzle number

The security features of the $5 note are the same as the $10 note.
Check Your Notes – Back

Flip the note to see the features from the front of the window repeated on the back:

- Metallic numbers and bird
- Metallic ferns and map
- Metallic 3D number
- Embossed number
- Large transparent window with intricate border
- Raised ink
- Fern window
- Puzzle number

The security features of the $5 note are the same as the $10 note
Feel – Look – Tilt

Always remember - Feel, Look and Tilt your banknote to check it is genuine.

FEEL THE NOTE
Feel the banknotes as they have a distinct polymer feel. The notes are smooth and made of one piece of plastic and they shouldn’t tear easily.

RAISED INK
Feel the raised ink on the front and back of the banknote.

On the front of the banknote the large number, the portrait and the words “Reserve Bank of New Zealand Te Pūtea Matua” will feel raised.

On the back, the raised ink is on the large number, the featured bird and the words “New Zealand” and “Aotearoa”.

It’s a unique texture that should feel familiar from the previous notes.
Feel – Look – Tilt

LARGE WINDOW
Look at the large transparent window next to the portrait. There are many intricate details such as the value of the banknote at the top and bottom and a detailed border showing ferns and kowhaiwhai patterns.

Look at the metallic feature in the window. It has many details such as the bird’s silhouette, a map of New Zealand, a 3D feature showing the value of the banknote, and delicate silver ferns.

PUZZLE NUMBER
Look at the note when held up to the light. The small puzzle pieces on the front and back of the note form a complete number.

COLOUR CHANGING BIRD / FERN
Look at the silhouette of the bird and hold the note up to the light. You will see the fern window from the back of the note shining through. As you move the note, the colour inside the bird changes and a bar rolls diagonally across the bird shape.
Feel – Look – Tilt

METALLIC FEATURE
Tilt the banknote and see the colours reflect and move through the detailed metallic imagery in the large window. You can see the colour changing effects on the front and the back of the note.

COLOUR CHANGING BIRD / FERN
Tilt the banknote and a bright, shining bar will move within the bird silhouette on the front of the banknote. On the back of the banknote, the shining bar moves within the fern window.

EMBOSSED NUMBER
Tilt the banknote and see the fine lines within the emboss feature move and reflect the denomination of the banknote.

HOLOGRAPHIC NUMBERS
“01, 10” in bright colours as you tilt the note.

HOLOGRAPHIC BIRD
The featured bird is included.

MAP OF NEW ZEALAND
The map of New Zealand has bright colours when tilted.

REVERSING NUMERAL
Tilt the note left to right – the number will flip around.

SILVER FERNS
Behind the map of New Zealand are two silver ferns that shine in bright colours when tilted.

3D NUMBER
This clever number looks 3D, but should feel flat.

EMBOSSED NUMBER
Below the holographic features the denomination of the note is embossed.
EXPLORE THE DETAILS

**COLOUR CHANGING BIRD**
When you tilt the note, the colour of the bird’s silhouette changes and a shining bar rolls up and down the bird’s body. The same effect can be seen in the fern on the back of the note.

**METALLIC FEATURE**
If you tilt the note – either sideways or up and down – the metallic feature in the window shows many colour changing effects. In particular, the value of the note flips in the North Island of the map when tilting the note from left to right.
Explore The Details

**FLUORESCENT FEATURE**
There is a fluorescent square on the front of the note that illuminates bright green under ultra-violet light while the rest of the note remains dull in contrast. Shine an ultra-violet light over the front of the note to see the feature.

**MICROTEXT**
Using a magnifying glass, look closely around the portrait. You can see the value of the note printed repeatedly.

**MICROTEXT**
Using a magnifying glass, look at the numeral on the front and back of the banknote. There is microtext saying “RBNZ” on the front and “NZD10” on the back repeatedly.
Checking Notes From The Previous Series

**SERIAL NUMBER**
Each note has an individual serial number printed horizontally and vertically.

**MATCHING FERN**
Look at the note when held up to a source of light. The fern above the window on the front matches with the fern on the back.

**FERN WINDOW**
There is a small window in the shape of a curved fern leaf. Make sure the window is there and properly embedded in the note.

**RAISED INK**
The banknotes have raised printing, which can be felt when you run your fingers over it.

**SHADOW IMAGE OF THE QUEEN**
You should be able to see a shadow image of the Queen when you hold the note to the light.

**SERIAL NUMBER**
Each note has an individual serial number printed horizontally and vertically.

**MICROTEXT**
Tiny micro-printed letters “RBNZ” should be visible on the note with a magnifying glass.

**FRAMED WINDOW WITH EMBOSSED NUMBER**
There is an oval window that has the denomination of the note embossed in it. Make sure the window is present, properly embedded in the note and you can read the number clearly.

The security features are the same for all denominations.
Dealing With A Suspicious Note

• Make sure you are familiar with the security features. It's easy to quickly check the colour changing features in the windows when accepting a banknote.

• If you are a cash handler, make sure you are familiar with your company’s procedures for handling suspect and counterfeit banknotes.

• Please check all notes that you receive.

• If you suspect a note may be counterfeit, compare it with a genuine one. Use the RBNZ’s guide for checking your banknotes if you need help. Make sure you are familiar with the security features of the previous polymer banknotes.

• If you haven’t accepted the banknote yet, politely refuse to accept it.

• Under no circumstances should you take actions that may jeopardise your safety or that of others.

• Please report to the Police that someone potentially attempted to pass a counterfeit note.

• If you are in possession of a suspect note, store the note safely and handle it as little as possible. Note all relevant details such as date, time and place of receipt, car registration number and whether you have CCTV.

• Please hand suspect notes to the Police as soon as possible.

Contact the Reserve Bank of New Zealand for further information at rbnz-info@rbnz.govt.nz and visit our website: http://rbnz.govt.nz/