



Crime Trend - Counterfeit Notes



In recent months, counterfeit note fraud cases have risen in London. National retailers across London were targeted using counterfeit £50 Scottish and Northern Irish banknotes (primarily Ulster Bank) to purchase high-value items. The items were then returned the same day or shortly afterwards at different branches in exchange for genuine banknotes.

Below is an awareness and educational briefing that you can share with your business and staff to avoid being scammed.



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How Can I Train My Staff?

- [Sign up today](#) for the free Bank Note Checking Scheme for retailers and businesses.
- Train staff to check the hologram image change on all banknotes.
- When tilted, the hologram should change between the value (Ten, Twenty, Fifty) and Pounds.

Banknote Checking Equipment:

- UK banknotes can be checked using the hologram and see-through window.
- Avoid LED UV key-fob detectors, they often use the wrong wavelength.
- If using UV, *staff must know the correct UV features*, as some counterfeits copy these features. Correct UV pattern and colours used in the UV patterns can be found [here](#).
- *Detector pens should not be used*; they do not detect polymer counterfeits.
- If using checking machines, choose models approved under the Bank of England testing framework. A published list of models and software versions that meet our standards can be found [here](#).

Bank of England How to check your banknotes

All of our notes can be checked using the same two security features

- Hologram image change**
Tilt the note from side to side. Check the words change between the value of the note, 'Ten', 'Twenty' or 'Fifty' and 'Pounds'.
- See-through window**
Look at the window image over the window. Check the foil is gold on the front of the £5 and £10, gold and blue on the front of the £20 and gold and green on the front of the £50. The foil is silver on the back of all notes.

Check more security features

- Coloured foil patch**
On the back of the note, directly behind the clear window on the front, there is a small, foil patch. The foil is green on the £5 note, copper on the £10 note, purple on the £20 note and red on the £50 note.
- The monarch's portrait in the see-through window**
A portrait of King Charles III or the late Queen Elizabeth II is printed on the window with the denomination and 'Bank of England' printed below the portrait.
- Blind foil patch**
A silver foil patch contains a 3D image of the monarch's crown. You will find this above the main see-through window on the back of the note.
- Feel of polymer and raised print**
Our notes are printed on polymer – a thin and flexible plastic. On the back of the note, you can feel raised print on the words 'Bank of England' and the number '10', '20', '50' or '500' around the number '1', '2', '5' or '10'.
- Print quality**
The printed lines and colours on the note are sharp and clear, with no visible ink bleed-through.
- Ultraviolet numbers**
Under a powerful ultraviolet light, the value appears in bright red and green on the front of the note, against a silver background.

KNOW YOUR SCOTTISH BANKNOTES

Bank of Scotland **Clackamas Bank** **First Bank of Scotland** **HSBC Bank**

COMMON PAPER SECURITY FEATURES

- Watermark**
Look for a watermark of the monarch's portrait in the center of the note.
- Security Thread**
A security thread is woven into the paper of the note.
- Ultraviolet Numbers**
Under a powerful ultraviolet light, the value appears in bright red and green on the front of the note, against a silver background.

COMMON POLYMER SECURITY FEATURES

- Watermark**
Look for a watermark of the monarch's portrait in the center of the note.
- Security Thread**
A security thread is woven into the polymer of the note.
- Ultraviolet Numbers**
Under a powerful ultraviolet light, the value appears in bright red and green on the front of the note, against a silver background.

KNOW YOUR NORTHERN IRELAND BANKNOTES

Ulster Bank Limited **Bank of Ireland** **Danske Bank**

Common Security Features on Current Banknote Issue

- Watermark**
Each banknote contains a watermark of the monarch's portrait in the center of the note.
- Security Thread**
A security thread is woven into the paper of the note.
- Ultraviolet Numbers**
Under a powerful ultraviolet light, the value appears in bright red and green on the front of the note, against a silver background.

Holograms and Foils

- Hologram**
Look for a hologram of the monarch's portrait in the center of the note.
- Foil**
Look for a foil patch on the back of the note.

Download your Bank of England training posters [here](#), Northern Irish Notes [here](#) and Scottish Notes [here](#) and the information [booklet](#). You can also order free physical copies of training materials to your store [here](#).



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NCA Guidance: Counterfeit Currency (Retailers)

Offences involving counterfeit currency must be **reported to the Police, not Action Fraud**.

If a retailer identifies counterfeit currency either **during a transaction** or **later during cash handling/end-of-day** checks the following steps should be taken:

1. Contact the Police / Conduct Inquires

- If the suspect is on-site or has just left, contact police immediately.
- Confirm whether the suspect is still present, or give departure time and direction if known.
- Provide the exact premises address.
- If discovered later, *investigate when and where the counterfeit notes were passed*. Then report via 101, online, or at a local police station.

2. Provide Key Information

- Denomination and type of counterfeit note.
- Suspect description (gender, age, ethnicity, clothing), if available.
- Vehicle details, if relevant (colour, make/model, registration).
- Any information on when and where the note may have been passed.

3. Preserve Evidence

- Place counterfeit notes in a plastic wallet or envelope (avoid unnecessary handling).
- Review and secure relevant CCTV footage.
- Record suspect entry and exit times, where possible.

4. Support Police Enquiries

- Provide counterfeit notes and CCTV to police on request.
- Do not bank counterfeit notes; they must be retained as evidence.

