

THE COUNTERFEIT KIT

Your "No-Brainer" Guide To
Counterfeit Money Detection



“Any business or consumer that accepts a counterfeit note will suffer a financial loss... because fake notes cannot be traded in for real notes.”

-- U.S. Treasury Department

Welcome.

Well...as you can see from the simple fact outlined above ...it looks like protecting your profits and financial losses against counterfeiters is going to fall under your responsibility. Simply put...once you accept funny money...the joke's on you!

But...don't worry...the bad guys will soon stop laughing...because you are now in possession of a valuable “no-brainer” resource created for the small business owners in America.

Law Enforcement officials warn that counterfeiters are always looking for opportunities to take advantage of uninformed businesses and consumers.

They are encouraging anyone who handles cash to know the security features of every denomination of currency in circulation, including the newly designed \$100 note. (Finally released in Oct. 2013.)

Because cash handlers are the front line of defense in the fight against counterfeiting, the government has developed a number of training materials and resources to help them easily identify possible counterfeit notes before they accept them. This self-published guide is a “no-brainer” summary of those materials and resources.

The *Counterfeit Kit* is a complimentary resource for Law Enforcement and the business community. It is intended for educational purposes only.

Please let me know if you benefit from the contents of this guide. Your feedback and input is welcomed and appreciated.

Good luck!

Todd Fernandez
909-733-5148

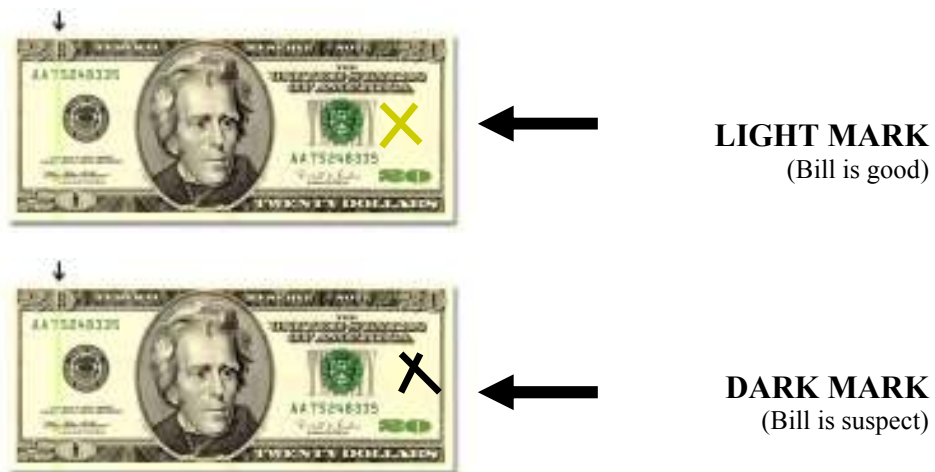
Note: Additional government training materials can be downloaded from www.newmoney.gov or ordered by calling 1-877-639-2877. A range of materials are available, including brochures to hand out to employees, posters to display in break rooms, training videos and interactive training tools. This guide is intended for informational purposes only and is not affiliated with any government agency.

COUNTERFEIT MONEY DETECTION...

In the past, the most common way to detect counterfeit bills was with the use of a counterfeit detection pen.

This method relied on the fact that the paper used by counterfeiters was not genuine. The pen would let the merchant know if the paper was real by the color of the ink used by the pen. If the ink turned an amber color, the bill was categorized as "good paper" and generally accepted. If the ink from the pen turned black when it was applied to a bill then this was an indication that the bill was suspect and should not be accepted.

(See example below)



Counterfeiters have figured out how to fool this detection method by "bleaching" or "washing" genuine one dollar bills or five dollar bills and re-printing these bills as twenty or hundred dollar bills. The paper is still good! The pens will give you a false reading that the bill is acceptable.



One best detection method at this time is to verify the UV strip in each bill.

SECURITY FEATURES...

Merchants should take advantage of the security features that are embedded in U.S. currency. There are many security features to look for (see below) but the most important feature is the embedded fluorescent strip that glows under a UV (ultraviolet) light: also known as a "black light". Each bill has its own unique color that will glow when placed under a UV light. Included in this kit is a color coded chart that identifies this unique feature *that has yet to be defeated by even the best looking, highest quality, counterfeit bills.*

When a bill is washed or bleached and re-printed in a higher denomination, it will still have the embedded glow strip that corresponds to the original denomination of the bill that was washed. If you placed a washed five dollar bill (re-printed as a \$100.00 bill) under UV light, the strip would glow bright blue. This would be the most effective way to verify the authenticity of a washed bill. (See chart on washed bill) Merchants can use other security features to verify a suspicious bill but the use of the UV light is the most "dummy proof" method.

What else makes a bill suspicious? Here are a few counterfeit features that you should look for:

1 - WATERMARK

A watermark is a transparent replica of the presidential portrait. It is located in the blank space to the right of the portrait and is not a printed feature, but is actually embedded in the paper. It is visible from both sides when held up to a bright light.

2 - SECURITY THREAD

The thread is embedded in the paper and is located in a different location for each denomination. The threads are visible from either side when held up to a bright light and each of the different denominations glows a different color under ultraviolet light to see images with the color and location of the UV security threads. Microprinted words and flags are also printed on the thread and can be seen under magnification.

3 - FINE LINE PRINTING PATTERNS

The fine lines printed behind the portraits and buildings are difficult to replicate and become distorted (creating "Moiré" patterns) when copied.

4 - MICROPRINTING

Extremely small print that can only be seen under magnification becomes blurred, distorted, or disappears when copied.

5 - COLOR-SHIFTING INK

The green number in the lower right corner on the front of the bill appears black when viewed at an angle.

6 – BLUE & RED FIBERS

The paper is made of 25% linen and 75% cotton and contains synthetic red and blue fibers of various lengths distributed evenly throughout the paper.

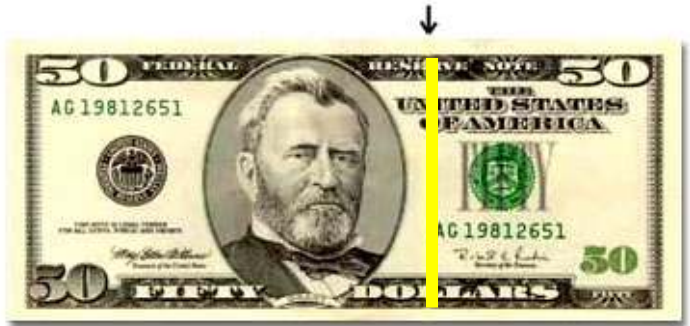
7 - LARGER OFFSET PORTRAIT

The new, larger portrait has much finer micro-printed detail and is offset to the left-of-center to allow room for the watermark.

ONE HUNDRED DOLLAR NOTE
RED FLOURESCENT



FIFTY DOLLAR NOTE
YELLOW FLOURESCENT



TWENTY DOLLAR NOTE
GREEN FLOURESCENT



TEN DOLLAR NOTE
ORANGE FLOURESCENT

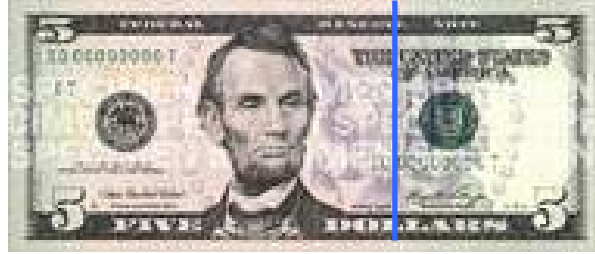
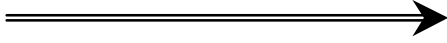


FIVE DOLLAR NOTE (pre-2008)
BLUE FLOURESCENT

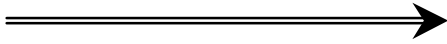


NEW CURRENCY DESIGNS - UV SECURITY FEATURES

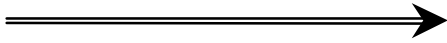
FIVE DOLLAR NOTE (2008)
BLUE FLOURESCENT



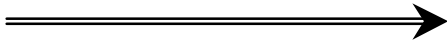
TEN DOLLAR NOTE
ORANGE FLOURESCENT



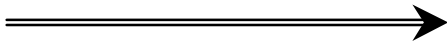
TWENTY DOLLAR NOTE
GREEN FLOURESCENT



FIFTY DOLLAR NOTE
YELLOW FLOURESCENT



ONE HUNDRED DOLLAR NOTE
PINK FLOURESCENT



"WASHED" \$5.00 BILL Printed as a \$ 100.00 BILL



TWO KEY FEATURES TO IDENTIFY WITH A WASHED FIVE:

1. Blue strip (held under UV light)
(Authentic \$100.00 bill has a red strip)

2. Lincoln Portrait
(Authentic \$100 has a portrait of Franklin)

AUTHENTIC \$100.00 BILL

Red Strip (under UV light) and a portrait of Franklin



GUIDELINES FOR HANDLING COUNTERFEIT MONEY SCENARIOS.....

Merchants are sometimes placed in a tough position when a customer presents a suspicious bill for payment. There is not a specific procedure written or a manual that lays it out in simple terms regarding how to handle this scenario. If you were to ask five hundred business owners how they would address this issue, many different opinions would be expressed. The guidelines listed below are provided in order to help you make a decision how to act, based on information provided by your customer and the circumstances regarding your specific scenario. Whether the customer presents a bill valued at \$5.00 or \$100.00, there are many factors to consider to protect you and your *legitimate* customers.

Some points to consider:

If your customers know up front that you will "verify" all bills presented for payment, many potential counterfeiters will not even attempt to pass a phony bill at your place of business. You should have a "counterfeit detection device" (refer to recommendations in this kit) located near the register or near the place of payment. Signage works well sometimes but the best deterrent is when your other customers know that you will automatically check every \$20, \$50, or \$100 because they see you doing it on a regular basis.

When a customer presents a suspicious bill for payment you should verify the authenticity of the bill (using your UV light). If the bill were genuine, you would complete the transaction as normal. If the bill does not appear to be genuine, you have a few options:

- 1) Return the bill to the customer and advise the customer that the bill is "QUESTIONABLE" and you cannot accept it as payment. Notice that, by using this verbiage, you did not accuse the customer of attempting to pass a counterfeit bill. This is very important, especially if this is a loyal customer that is not aware of the condition of the bill that was presented.
- 2) Maintain possession of the bill and decide if you need to contact your local law enforcement agency. Some counterfeiters will flee at this time and others will "play dumb" and claim that they did not know the bill was counterfeit.

IMPORTANT TIP:

When a bill is taken from the customer and "verified" using your counterfeit detection device, make sure that this is done in plain sight of the customer! Why?... Because you don't want to be caught in the middle of a scenario where

you take the bill away from the customer's view, verify that the bill is a counterfeit, bring it back to your customer and then your customer (or counterfeiter) accuses you of swapping his/her genuine bill for a counterfeit bill that you are trying to put back in circulation. If the bill is verified in full view of the customer then you will never be put in this position.

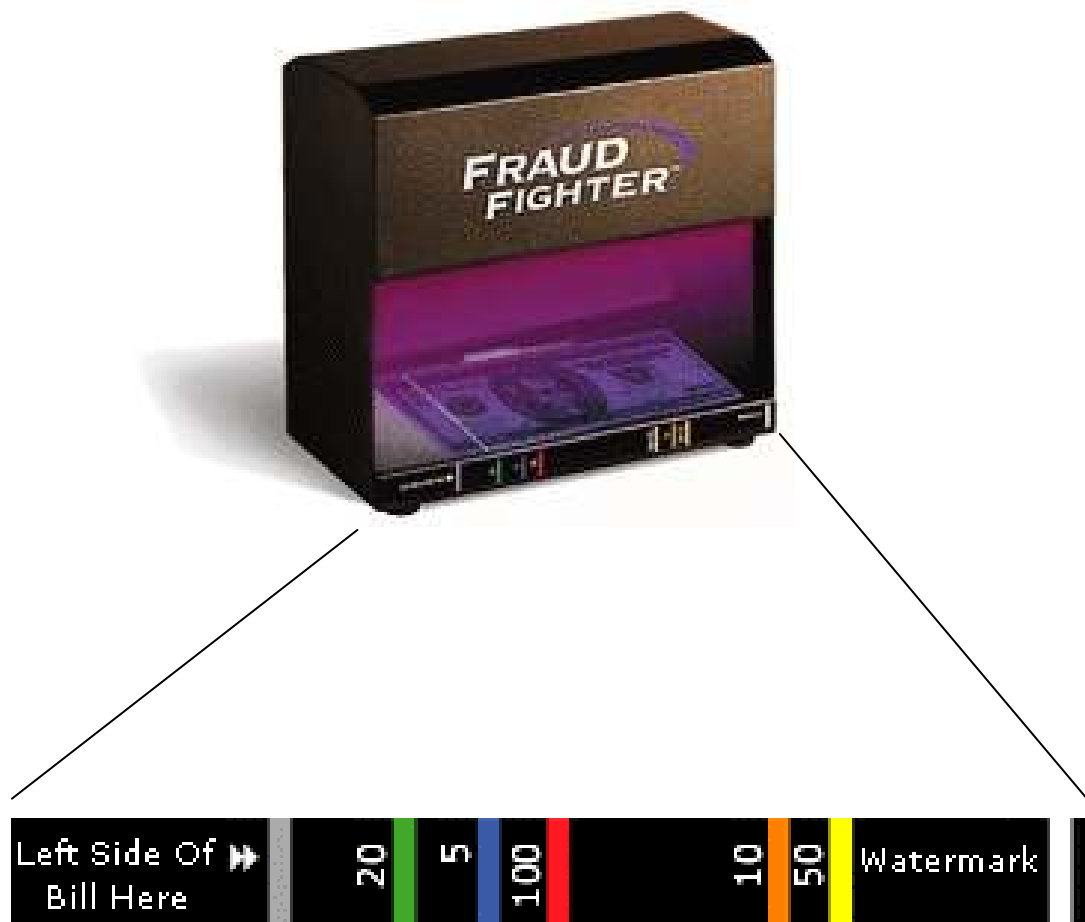
CONFRONTATION...

If law enforcement is called, the responding agency will normally interview the person who presented the money in order to further investigate the origin of the bill. There is a great possibility that, regardless of the origin of the bill, the law enforcement agency will retain the bill as evidence. Many times, a legitimate customer will unknowingly be in possession of a counterfeit bill. The bill may have been given to the customer from another retailer, bank, landlord, etc. Use good judgment and common sense when dealing with these scenarios. If you make a decision to call law enforcement, you may get some unpredictable reactions from the person who is attempting to pass the bill.

Many times, a nervous amateur may flee the scene at this point. If your customer agrees to wait for law enforcement to arrive, this is probably a sign of innocence.

THE TOOL

I would recommend a counterfeit detection device that has a few key features such as a durable box, a bright UV light, and a guideline for bill placement. The unit below is one example of the types of devices that would give you what you need to protect your losses. This unit is similar to ones used by banks, credit unions, and major retailers throughout the country. This unit can be purchased for approximately \$100.00. That includes a Lifetime warranty on the unit. It plugs into a normal 110 outlet and includes two bulbs. This is a minimal investment to protect your business.



FraudFighter.com

FRAUDULENT CREDIT CARD DETECTION

Older Versions

VISA – Visa “Dove” hologram on front/back of the card will glow under UV light. “V” will glow on the front of newer cards.

MASTERCARD – Capital letters “M” and “C” on the front of the card will glow under UV light.

AMERICAN EXPRESS – “A”-“M”-“E”-“X” will glow (1 in. letters) on the front of the card under UV light.

DISCOVER – “DISCOVER” logo will glow on the front of the card under UV light. Older cards will show NOVUS.

DINER’S CLUB CARD – The letter “D” will glow on the front of the card.



(See Newer Credit Card examples on next page)

Credit Card UV Security Features



Use the same guidelines when dealing with a suspicious credit card. If a credit card is used for payment and the card looks like a counterfeit, use your UV light to check for the security features discussed in this kit. If the card appears altered or fraudulent, then tell your customer that you cannot accept it as a form of payment. Use good judgment whether to notify law enforcement or return the card to the customer. Based on your agreements with the credit card companies, you may be charged back the amount of the purchase due to a fraudulent credit card.

DRIVER'S LICENSE & ID CARDS

Many state cards have identifying marks or emblems that will show under a UV light. This can help verify a fraudulent Driver's license or ID card.

Use for:

- Check cashing
- Alcohol purchase
- Cigarette purchase
- Age verification

**SAMPLE: California Driver's License
Shown under a UV light**



**New Version - Face Glows
under UV Light & D.O.B. on
left side of photo.**



THE KIT STOPS HERE