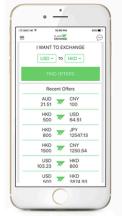
CURRENCY GUIDE









POST YOUR OWN OFFERS



CHAT, MEET & EXCHANGE



Malaysian Ringgit (MYR)

Everything that you need to check if the currency you are getting is real.

Notes in circulation: RM1, RM5, RM10, RM20, RM100 Coins in circulation: 5, 10, 20, 50 sen

1. Use these links to compare the currency you have with the images of the authentic MYR notes and the placement of all the security features.

Official images of Malaysian currency in circulation

http://www.bnm.gov.my/index.php?ch=en_mal_currency&pg=en_mal_currency_intro&ac=31

2. What are the security features of the authentic Malaysian Ringgit notes?

Paper quality

The genuine banknote is usually printed on very high quality paper and manufactured from cotton. It has a unique feel, crisp sound and slightly rough in the heavily printed areas. The paper used for making the counterfeit notes appears to be poor quality, most common commercial type of paper.

Intaglio print

The intaglio print is a raised printing effect produced by applying layers of tactile inks on various parts of the front and reverse sides of the notes. The counterfeit banknote does not have the feeling of the raised printing.

Light check

The genuine banknote carries a watermark portrait, security thread and perfect see through features. A watermark portrait of Yang DiPertuan Agong has three dimensional effect and appears soft and shady without sharp outlines portrait. At the base of the watermark a denomination number is clearly visible.

The security thread will always look embedded in the paper. The hibiscus flower on the obverse will register perfectly with the same flower on the reverse of the banknote. The watermark in the counterfeit is not visible. If any, it can be like a drawing.

Magnifying glass check

You can see micro lettering on observe and reverse sides of all banknotes. The lettering on a genuine banknote should be sharp and not blurred. The micro lettering of the words 'BANKNEGARA MALAYSIA', 'BNM' and banknotes denomination i.e. RM1, RM5, RM10, RM50 and RM100 on the banknote are not present, only dots are printed to simulate this features.

UV light check

Invisible fluorescent elements representing various elements of the background on the obverse and reverse will fluoresce in different colours. Various elements are captured under UV light, such as invisible fibers and phosphorescence square. Under The invisible fibers and phosphorescence square would be missing in the counterfeit note. The paper of the counterfeit is UV bright, meaning that it glows more than genuine banknote paper.

Security stripe (incorporated in RM10, RM50 and RM100)

The visible iridescent stripe shines under a bright light, showing the Denomination number and the name of BNM when tilted. Lead feature is very difficult to counterfeit. Normally the shines of the LEAD cannot be seen. Some counterfeiters will attempt to simulate it by using a plain shiny foil.

Hidden denomination

When changing the angle of view by shifting the banknote, a hidden image of denomination number i.e. 50 will be revealed in the centre of the PEAK square. There is no latent image of the denomination in the PEAK feature or some simulation of an image has been attempted.

3. Here are some general references where you can find information about all currencies, their security features and images of their design, in case you would like to find information which is not covered by this guide:

<u>Banknote News</u>: breaking news about international paper & polymer money - http://www.banknotenews.com/

Currency Guide: counterfeit money detection know-how

http://currencyguide.eu

- 4. What to do if you come across counterfeit currency?*
- 1. **Do not accept the currency**. Make sure you explore our guide before the exchange and remember the telltale signs of authentic currency.
- 2. If you suspect that the money is counterfeit, after the exchange, **do not use it to make purchases or pass it onto another person**. You would be perpetrating a serious crime.
- 3. **Note down the details** and all the information that you can recall about the person who gave you the money, the date and time of the event and the amount of currency.
- 4. **Report** to the local police, monetary authority or a bank (see contact details below).
- 5. Forward these details with the username of the person, date, place of exchange and the amount exchanged to our community manager at sandra@plainexchange.xyz so that we can identify the perpetrator.

Local police station

Royal Malaysia police

 Address: Urus Setia KPN (Komunikasi Korporat) dengan kerjasama Bahagian Teknologi Maklumat Ibu Pejabat Polis Diraja Malaysia, 50560 Bukit Aman, Kuala Lumpur

Telefon: +603 - 2266 2222E-mail: rmp@rmp.gov.my

* Please be aware that it is your responsibility to make sure that the money you are offering and accepting is authentic. It is recommended that you read this guide and look at the pictures of authentic notes before the exchange happens. Plain Exchange is unable to exclude the possibility of counterfeit, however we will take every measure to support you and assist you in identification of the user, who offered fake currency, and in the reporting process.