

## **Depositing Contaminated Currency Right the First Time**

Money goes through a lot. And some of what it goes through can cause it to become damaged by or exposed to an unwanted contaminant or impurity that poses a health hazard or safety risk.

Genuine currency that has been contaminated can still be deposited with the Federal Reserve, but very specific procedures must be followed. Deposits that do not meet these requirements cannot be accepted by the Federal Reserve for processing – delaying credit to customers and resulting in extra re-packaging work.

How can you avoid annoying returns? Here are a few highlights from the detailed procedures available on [FRBServices.org](http://FRBServices.org). First, make sure contaminated deposits only include contaminated currency and that it is kept separated from normal deposits.

Contaminated currency deposits must be double-bagged in clear plastic bags, have tamper evident seals, and be marked “Contaminated.” The bags must be large enough to permit movement of the currency inside the bags for initial visual inspection. Also, be sure printing or labels on the bags do not inhibit the view of the bagged contents.

What if you have less than a full strap?

Contaminated currency can be packaged as bundles or fans. If a contaminated deposit consists of any partial straps of 50 notes or less of a single denomination, the notes must be fanned in a way that allows for more than 50 percent of each note to be clearly visible through the packaging material. Staples should be used to secure the fan before the notes are placed into the bag. You can also consider arranging the notes vertically using the “linear fan” technique.

No matter how you fan or how many notes you’re arranging together, here’s a tip: check if you can see at least half of each note’s portrait. This is a good sign that you’ve met fanning requirements.

Finally, complete the deposit document and ensure the document accompanies the contaminated deposit.

Remember, the detailed, step-by-step procedures and a visual reference guide for preparing your contaminated currency deposits can be found on our website, [FRBservices.org](http://FRBservices.org)<sup>SM</sup>.

Don’t make dealing with contaminated currency any harder than it needs to be. Save yourself and your customers’ time and money by preparing it right the first time!