



## Contaminated Currency and Coin

[https://www.frbervices.org/operations/currency/contaminated\\_currency\\_coin.html](https://www.frbervices.org/operations/currency/contaminated_currency_coin.html)

09/19/2015

Contaminated currency is currency that has been damaged by or exposed to contaminants, poses a health hazard or safety risk, and cannot be processed under normal operating procedures. This definition does not apply to currency that has been exposed to a bio-terrorist agent (either biological or chemical). Please contact your [local Cash office](#) for specific instructions on handling currency exposed to a bio-terrorist agent.

Financial Institutions should obtain as much information as possible from their customer regarding the type and extent of the contamination before contacting the local 'cash office' to deposit contaminated currency.

Contamination may result in currency emitting offensive odors and displaying mold-like conditions. In general, contamination may be caused by the following:

- floodwater or any prolonged exposure to water or other liquids
- exposure to blood, urine, feces or any other bodily fluids, including removal from any body cavity, corpse or animal
- exposure to sewage
- exposure to any foreign substance or chemical, including dye-packs, which may pose a health hazard or safety risk
- mold or mildew

*Note: Currency that is burnt, but has not been exposed to any contaminants, is not considered contaminated currency. Please refer to the procedures for handling [Mutilated Currency](#) for more information.*

**The Federal Reserve Banks have developed the following special deposit requirements for the treatment of contaminated currency.** These requirements help protect the safety of staff at the Federal Reserve Banks and within your financial institution.

Prepare a contaminated currency deposit using the following step-by-step process:

- Contaminated currency should be kept separate from normal deposits.
- Contaminated currency should be prepared by denomination, in straps of 100 notes and bundles of 10 straps whenever possible.
- Less than 100 notes of a single denomination should be strapped and marked with the piece count and dollar amount. Where practical, a depository institution (DI) may elect to forego the strapping requirement and staple the notes in a fan shape in such a way that each note can be clearly denominated and piece counted.

## **Contaminated currency must be double-bagged.**

### **a) Inner Bag**

The inner bag must be a strong, tamper-evident, clear plastic currency bag purchased by your institution for depositing with the Federal Reserve Banks, or an autoclave bag provided by a small number of Federal Reserve Banks upon request and free of charge for Federal Reserve locations with internal sterilization equipment.

In the event of a large-scale natural disaster (such as a hurricane) that results in an unusually large amount of contaminated currency which is exposed to a number of unknown toxins, the Federal Reserve Banks will provide upon request and free of charge special bags with moisture and oxygen barriers. These barriers are designed to provide leak and odor protection.

### **b) Outer Bag**

The outer bag must also be a strong, tamper-evident, clear plastic currency bag used by your institution for depositing with the Federal Reserve Banks.

- The word “CONTAMINATED” should be written in permanent marker and large letters on the outside of the outer currency bag.
- Complete a separate Federal Reserve Bank deposit ticket providing the denominational breakdown and total of the contaminated currency and attach to the **outer** bag.
- No extraneous items should be inside or between the inner and outer bags. Extraneous items include paper clips, the deposit ticket, and any other type of document or bag tag.
- Provide advance written notification to your local Federal Reserve Bank of the incoming contaminated currency deposit arriving at the Federal Reserve Bank dock by one of the methods below:
  - a) Complete the FedCash Services Contaminated Currency form and send it via email or fax to the Federal Reserve Bank of deposit prior to sending contaminated currency to the cash dock; or
  - b) Prepare notification on your financial institution’s letterhead and send it via email or fax to the Federal Reserve Bank of deposit prior to sending contaminated currency to the cash dock. The following information must be included in the notification:
    - Financial institution name
    - ABA (routing number) and branch number
    - Contact name
    - Contact phone number
    - Deposit breakdown information
    - Total dollar value of the deposit
    - Deposit contaminant (in accordance with Operating Circular 2, obtain as much information from your customer as possible regarding the contaminant)
    - Expected date of deposit
    - Armored Carrier name

Contact your local Federal Reserve Bank to obtain email addresses and fax telephone numbers.

If proper advance notification of a contaminated currency deposit does not occur, or if proper packaging requirements are not met, the Federal Reserve Banks reserve the right to return the deposit to the financial institution. For more information, contact your local Cash office.

## **Contaminated Coin Procedures**

The Federal Reserve does not accept deposits of contaminated coin. Contaminated coin must be decontaminated according to guidelines established by the Center for Disease Control and Prevention

(CDC) for decontamination of "Other Household Surfaces and Items" (see below).

Customers who wish to deposit coin after decontamination should contact the Federal Reserve Bank for further instructions.

### **How to Clean and Sanitize Other Household Surfaces and Items**

Surfaces that do not soak up water, and that may have touched floodwater or other contaminated liquids (Examples: floors, stoves, sinks, certain toys, countertops, flatware, plates, tools, and coins), should be cleaned in the following manner:

- Clean surface with soap and clean water.
- Disinfect with a mixture of 1 cup of bleach to 5 gallons of water. For more information please visit <http://www.bt.cdc.gov/disasters/floods/after.asp#cleanup> (Off-site Link).
- Allow to air dry.

Visit [www.bt.cdc.gov/disasters](http://www.bt.cdc.gov/disasters) (Off-site Link) or call (800) 232-4636 for additional information.

For more information about FedCash Services processing and operations, visit the [service offerings](#) pages or consult your local [FedCash Services contact](#).