

Frequently Asked Questions (FAQs) – Ink-Stain Technology

1) What is ink-stain technology?

Ink-stain technology is installed in the Automatic Teller Machines (ATMs) to deter robbery attacks. In an event of an attempted or actual robbery, the technology will release indelible or permanent security ink that will stain the banknotes making it unfit for use.

2) What is the objective of ink-stain technology?

When the ink-stain technology is triggered, it will stain the banknotes which will

- i) render 'stolen' banknotes as unfit for use by criminals.
- ii) identify 'stolen' banknotes which have been placed into circulation and/or laundered to be used as evidence in court.

3) Is the ink used for staining safe?

Yes. The ink is non-hazardous and non-toxic to humans.

4) How do I recognize ink-stained Malaysian banknotes?

Upon activation of the ink-stain device, it will emit coloured indelible security ink which will permanently stain the banknotes inside the ATM. The inks usually come in few colours that are Red, Blue or Green.

The ink-stained Malaysian banknotes can be easily identified via visual inspection. Due to certain position of the banknotes in the ATM, the affected banknotes will have ink-stains on at least three of the outer edges of the banknotes. See illustration below. (These are samples)



5) Is there a value for the exchange of any ink-stained Malaysian banknotes?

The ink-stained Malaysian banknotes can be categorized into two categories:

Uncontrolled Ink-Stained Malaysian Banknotes (Stolen Ink-Stained Malaysian Banknotes)

No value will be given for stolen ink-stained Malaysian banknotes taken away by robbers and passed into circulation. (This includes banknotes with discoloration, washed or burnt in an attempt to remove the ink-stain)

Members of public are advised to be cautious in cash transaction/handling and not to accept or exchange any ink-stained Malaysian banknotes which are suspected to be stolen. By doing so, the criminals will not use the stolen ink-stained Malaysian banknotes for circulation.

Controlled Ink-Stained Malaysian Banknotes

Value will be given in the event of accidental discharge or during attempted robbery where ink-stained Malaysian banknotes are not stolen by the criminals and remain in the custody of the Financial Institutions (FIs) or its authorized security agents. These banknotes shall be exchanged only by the FIs or its authorized security agents.

Please refer Guideline on Dye-Stained Banknotes issued by BNM on 26 August 2013 for more details.

6) Under which law can Bank Negara Malaysia render the stolen ink-stained Malaysian banknotes to have no value?

Under section 20 of CBA 1958, Bank Negara Malaysia has the sole right to issue currency notes and coins in Malaysia. Bank Negara Malaysia has the absolute discretion to refund the value of any lost, stolen or imperfect currency note that has been tampered with or defaced.

7) What happens in the event of dispute whether stains on banknotes are from ink-stain device?

For any query on banknote stains suspected from the ink-stained device, members of the public can contact Bank Negara Malaysia at:

Tel: 1-300-88-5465 (1-300-88-LINK)

(Overseas: +603-2174-1717)

Fax: +603-2174-1515

E-mail: bnmtelelink@bnm.gov.my

8) As a member of public/retailer, what do I do if I am presented with or in possession of ink-stained Malaysian banknotes?

You are advised not to accept any ink-stained Malaysian banknotes. Do not accept or circulate the ink-stained Malaysian banknotes.

If you are in possession of any ink-stained Malaysian banknotes, please confirm the banknotes with visual inspection and lodge a police report immediately. Thus, the stolen ink-stained Malaysian banknotes can be identified and be used as evidence for investigation purposes by police.

You may also bring the affected banknotes to Bank Negara Malaysia or any other FIs in order to seek clarification on the ink-stain.

Members of the public are advised to treat this seriously as the stolen ink-stained Malaysian banknotes obtained from ATM robberies have no value.

9) As a member of public/retailer, will I get value of my money back if the ink-stained Malaysian banknotes reported were found to be banknotes stained with other inks?

Yes. Value will be given if banknotes reported to the police or the FIs were found not to be from stolen ink-stained Malaysian banknotes

Note:

- If reported directly to police, kindly liaise with the investigation officer to receive your affected banknotes. Present it to Bank Negara Malaysia or any FIs to exchange it with face value.

- If reported through FIs, you will be contacted accordingly. The exchange of face value will be done based on the relevant FIs' procedures.

10) How can I protect myself from receiving/getting ink-stained Malaysia banknotes?

Always be cautious and check your banknotes during any cash transaction/handling, especially when dealing with bigger denominations such as RM10, RM20, RM50 and RM100.

11) What should I do if I have any queries in regards to the ink-stained Malaysian banknotes?

Kindly contact Bank Negara Malaysia for further clarification at:

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