

Pursuant to Article 44 paragraph 2 item 3 and Article 24 of the Central Bank of Montenegro Law (OGM 40/10, 06/13, 17/70, 125/23), the Council of the Central Bank of Montenegro at its meeting held on 31 July 2024, passed the following

DECISION

on authenticity and fitness checking of euro banknotes and coins

I. BASIC PROVISIONS

Article 1

This Decision regulates the manner of authenticity and fitness checking of euro banknotes and coins, the withdrawal, replacement, and destruction of euro banknotes and coins, and carrying out the inspection by the Central Bank of Montenegro (hereinafter: the Central Bank) for the purpose of identifying fitness and authenticity of euro banknotes and coins.

Article 2

With a view to protecting the integrity of euro banknotes and coins, this Decision shall ensure the withdrawal from circulation of unfit euro banknotes and coins, their replacement with new banknotes fit for circulation, and destruction of the unfit euro banknotes and coins.

For the purpose of pursuing the objective referred to in paragraph 1 of this Article, authenticity and fitness checking of euro banknotes and coins shall be carried out in the manner set forth in this Decision.

Article 3

Authenticity and fitness checking of euro banknotes shall determine fit, unfit, suspected and counterfeit euro banknotes and coins.

Fit euro banknotes and coins, within the meaning of this Decision, mean euro banknotes and coins that have been checked for authenticity and fitness and classified as genuine and fit for recirculation.

Unfit euro banknotes and coins, within the meaning of this Decision, mean damaged and worn-out euro banknotes and coins and maculated banknotes and coins assessed as unsuitable for recirculation after authenticity checking executed in accordance with this Decision.

Maculated banknotes and coins, within the meaning of paragraph 3 of this Article, shall comprise original euro banknotes and coins produced defective and as such put in circulation.

Suspect and counterfeit euro banknotes and coins shall be defined by a special regulation governing handling of suspect euro banknotes and coins.

Article 4

Reporting entities with regard to the authenticity and fitness checking of euro banknotes and coins shall be credit institutions and financial institutions and other providers of services of payment and disbursement of euro banknotes and coins, authorised bureaux de exchange and all other entities engaged in processing and distribution of euro banknotes and coins to public, including cash-in-transit companies and other entities that deal on secondary basis with processing and distribution of euro banknotes and coins to public through cash dispensers within such secondary activities (traders, casinos, and the like) - (hereinafter: cash handlers), as well as the Central Bank in pursuing payment system operations.

Financial institutions, within the meaning of paragraph 1 of this Article, shall be legal persons providing financial services licensed or authorised by the Central Bank to provide financial services.

Cash handlers, who entrust the processing, payment and disbursement of euro banknotes and coins by way of agreement to other legal person, shall ensure the implementation of this decision by legal person who has been entrusted with the service of processing, payment and disbursement of euro banknotes and coins.

Article 5

Cash handlers shall establish procedures for complying with this Decision in their internal acts.

II. AUTHENTICITY AND FITNESS CHECKING AND RECIRCULATION OF EURO BANKNOTES

Article 6

Cash handlers shall ensure that euro banknotes received and recirculated are subject to the procedure on authenticity and fitness checking.

The procedure on authenticity and fitness checking of euro banknotes shall be the confirmation that the euro banknotes are authentic and fit for circulation.

Article 7

The authenticity and fitness checking of euro banknotes shall be carried out by:

- 1) a type of euro banknote handling machine successfully tested by the Central Bank,
or
- 2) manually by a trained staff member of the cash handler.

The Central Bank shall determine a list of successfully tested euro banknote handling machines and publish it on its web site.

The list referred to paragraph 2 of this Decision shall include only successfully tested types of euro banknote handling machines listed on the website of the European Central Bank.

The Central Bank shall not be held liable if a successfully tested type of euro banknote handling machine is unable to classify and treat euro banknotes in the manner specified in this Decision.

After checking for authenticity, cash handlers shall submit suspect euro banknotes to the National Counterfeit Centre.

Article 8

Euro banknote handling machines successfully tested by the Central Bank shall be classified into the following two categories:

- 1) customer-operated machines, and
- 2) staff-operated machines.

General technical requirements for the machines referred to in paragraph 1 of this Article and their classification shall be enclosed in Annex I of this Decision, which makes an integral part thereof.

Customer-operated machines and staff-operated machines may only be put into operation by cash handlers if they have been successfully tested by the Central Bank and listed on its web site.

The machines referred to in paragraph 3 of this Article shall be used only for the denominations and series of euro banknotes listed on the website of the European Central Bank for the corresponding machines, with the standard factory settings, including any updates thereof that have been successfully tested, unless stricter settings are agreed between the Central Bank and the cash handler.

Article 9

Euro banknotes checked by a customer-operated machine shall be classified and treated in accordance with Annex IIa of this Decision, which makes an integral part thereof.

Euro banknotes checked by a staff-operated machine shall be classified and treated in accordance with Annex IIb of this Decision, which makes an integral part thereof.

Euro banknotes that are not authenticated as genuine euro banknotes following classification carried out in accordance with Annex IIa or IIb of this Decision or following manual authenticity checking by a trained staff member of the cash handler shall be acted

upon by cash handler in accordance with regulation governing handling suspect euro banknotes.

Article 10

Manual authenticity and fitness checking of euro banknotes may be performed only by staff members of the cash handler who have attended organised training carried out by the Central Bank.

Article 11

Manual fitness checking shall be carried out in accordance with the minimum standards laid down in Annex III of this Decision, which makes an integral part thereof.

Automated fitness checking shall be carried out by a successfully tested banknote handling machine according to the minimum standards which are published on the website of the European Central Bank and amended from time to time.

The Central Bank of Montenegro may lay down stricter standards for one or more denominations or series of euro banknotes if this is justified (e.g., due to a deterioration in the quality of the euro banknotes in circulation), which shall be published on its website.

Unfit euro banknotes shall be handed over to the Central Bank.

Article 12

Euro banknotes which have not been processed during the procedure of authenticity checking may not be recirculated, but they will be forwarded to cash handler or Central Bank for processing for the purpose of carrying out the procedure of authenticity checking.

Article 13

Euro banknotes may only be recirculated via customer-operated machines or cash dispensers if they have been checked for authenticity and fitness by a type of banknote handling machine successfully tested and classified as genuine and fit.

The provisions of paragraph 1 of this Article shall not apply to euro banknotes that have been delivered directly to a cash handler by the Central Bank or by another cash handler that has already checked the euro banknotes for authenticity and fitness in this manner.

Article 14

Euro banknotes which have been checked for authenticity and fitness by trained staff members of cash handler but not by a type of banknote handling machine may only be recirculated over the counter of the cash handler.

Notwithstanding paragraph 1 of this Article, recirculation of euro banknotes which fitness and authenticity was checked manually by trained staff members via customer-operated machines or cash dispensers shall be allowed in remote business units of the cash handler with very low level of cash operations.

The Central Bank shall determine the volume of euro banknotes to be recirculated in accordance with the provisions of paragraph 2 of this Article individually for each cash handler in the manner that does not exceed a maximum of 1% of the overall volume of euro banknotes which are distributed annually via customer-operated machines or cash dispensers by cash handler in its entire business network.

Where an exceptional event occurs as a result of which the euro banknotes supply is significantly impaired, cash handlers' trained staff members may, on a temporary basis, and subject to the relevant Central Bank's agreement that the event is exceptional, carry out manual authenticity and fitness checking of euro banknotes to be recirculated via customer-operated machines or cash dispensers.

Article 15

In order to monitor the compliance of cash handlers with this Decision and to oversee developments in the cash cycle, the Central Bank shall collect information from cash handlers, also by electronic means, before banknote handling machine is put into operation.

Cash handlers shall submit to the Central Bank, on semi-annual basis, information and data referred to in Annex IV of this Decision, which makes an integral part thereof.

III. AUTHENTICITY AND FITNESS CHECKING AND RECIRCULATION OF EURO BANKNOTES

Article 16

Cash handlers shall ensure that euro coins which they have received and which they intend to put back into circulation are subject to an authenticity and fitness checking procedure.

Authenticity and fitness checking of euro coins means the process of verifying that euro coins are authentic and fit for circulation.

Article 17

Authenticity and fitness checking of euro coins shall be performed by:

- 1) euro coin processing machines which have been successfully tested by the Central Bank; or
- 2) manually by a trained staff member of the cash handler.

The Central Bank shall determine the list of successfully tested euro coin processing machines and publish it on its website.

The list referred to in paragraph 2 of this Article may only register euro coin processing machines registered by the European Commission - Directorate-General for Economic

and Financial Affairs (DG ECFIN)/ European Technical and Scientific Centre (ETSC) as successfully tested euro coin processing machines.

The Central Bank shall not be held liable if a successfully tested type of euro coin processing machine is unable to classify and treat euro coins in the manner specified in this Decision.

Manual authenticity and fitness checking of euro coins may be performed only by the staff members of the cash handler that have attended organised training carried out by the Central Bank.

Article 18

Euro coins, which fitness and authenticity are checked in the manner specified in Article 17 of this Article, shall be recirculated.

Following authenticity checking, all suspected euro coins shall be submitted to the National Counterfeit Centre.

The Central Bank shall collect fee for treating euro coins unfit for circulation in the cases and in the amount specified by special regulation.

Article 19

The Central Bank shall check submitted euro coins unfit for circulation as follows:

- the quantity declared shall be checked by weighing each bag or box;
- authenticity and visual appearance shall be checked on the basis of a sample of at least 10% of the submitted quantity.

In the event that anomalies following the checks referred to in paragraph 1 of this Article are identified, the entire bag or box shall be checked.

Where the treatment of euro coins constitutes a health risk for handlers or where a submission fails to meet adequate packaging and labelling standards, the Central Bank may refuse to accept such euro coins.

Article 20

Cash handlers shall provide the Central Bank, on a semi-annual basis, with at least the information and data referred to in Annex IV of this Decision, as well as data on:

- the types and number of euro coin processing machines used;
- the location of each euro coin processing machine; and
- the volume of euro coins processed per euro coin processing machine, on a semi-annual basis and per denomination, for at least the three highest denominations.

IV. TESTING OF EURO BANKNOTE HANDLING MACHINES AND EURO COIN PROCESSING MACHINES

Article 21

Cash handlers shall, prior to the use of euro banknote handling machines and euro coin processing machines, request the Central Bank to test them.

Article 22

The procedure of testing euro banknote handling machines and euro coin processing machines by the Central Bank shall include, depending on the type of machine, verification of the manner of work of the machine during the control of quantity, authenticity and sorting of euro banknotes and coins.

The procedure of testing of euro banknote handling machines and euro coin processing machines shall be performed by the Central Bank using palette of counterfeits, authenticated, fit and unfit euro banknotes and coins which it has at its disposal.

Article 23

The Central Bank shall carry out testing of euro banknote handling machines and euro coin processing machines based on the requests submitted by cash handler or authorised representative or distributor of such machines for the territory of Montenegro.

In addition to the request referred to in paragraph 1 of this Article, cash handler or authorised representative or distributor of the machines shall submit all relevant data with regard to euro banknote handling machines or euro coin processing machines.

The Central Bank shall keep confidential data obtained on the basis of paragraph 2 of this Article.

Article 24

Upon the completed testing procedure, the Central Bank shall issue a certificate on the executed testing of the euro banknote handling machine or euro coin processing machine, which shall be signed by persons that have executed the testing.

The Central Bank shall issue a certificate for the successful execution of testing of the euro banknote handling machine or euro coin-processing machine for the period of one year.

Cash handlers shall supply the Central Bank with the request for retesting of the euro banknote handling machine or euro coin-processing machine within one month at the latest before the expiry of the time limit set forth in paragraph 2 of this Article, which shall be followed by the new certificate for the successful execution of testing issued by the Central Bank.

Where it is established, during the period in which a certificate referred to in paragraph 2 of this Article has been issued, that euro banknote handling machines or euro coin processing machines cannot detect all known counterfeits of euro banknotes or euro coins, cash handlers shall submit to the Central Bank a request for retesting of these machines even before the expiry of the period referred to in the issued certificate.

Euro banknote handling machine or euro coin processing machine which have not been retested successfully may not be further used.

Article 25

Upon each upgrade or update of hardware/software of the euro banknote handling machines or euro coin processing machines which have been successfully tested, the producer or authorised representative shall provide the Central Bank with the request for retesting of the respective machines.

Article 26

The Central Bank may charge fee for testing of the euro banknote handling machines or euro coin processing machines, the amount of which shall be determined by a special regulation of the Central Bank.

V. TRAINING FOR MANUAL AUTHENTICITY AND FITNESS CHECKING OF EURO BANKNOTES AND COINS

Article 27

Training of staff members for manual authenticity and fitness checking of euro banknotes and/or coins shall be performed with the cash handlers and other interested participants handling euro banknotes and coins for the purpose of preventing counterfeiting and tracing counterfeits and identifying fit and unfit euro banknotes and coins (hereinafter: the training).

Article 28

The training shall be organised and carried out in accordance with the training programme passed by the Central Bank.

The training for manual authenticity and fitness checking of euro banknotes shall be carried out by the Banknotes National Analysis Centre, while the training for manual authenticity and fitness checking of euro coins shall be carried out by the Coin National Analysis Centre.

The Central Bank shall organise and carry out training in the Central Bank premises, and in exceptional cases, in the cash handler's premises, upon their request.

The Central Bank may charge fee for the training, the amount of which shall be determined by a special regulation of the Central Bank.

Article 29

The request for carrying out training shall be submitted to the Central Bank.

The request referred to in paragraph 1 of this Article shall be submitted by the cash handler for their staff members, and by other interested participants in person.

Article 30

The Central Bank shall issue a certificate of the successful completion of the training for manual authenticity and fitness checking of euro banknotes and/or coins to the staff member of cash handler who attended the training.

The Central Bank shall issue the certificate referred to in paragraph 1 of this Article for a period of four years.

The cash handlers shall submit to the Central Bank a request, no later than one month before the expiry of time limit referred to in paragraph 2 of this Article, for retraining of staff members for manual authenticity and fitness checking of euro banknotes and/or coins.

Staff members of cash handlers to whom the Central Bank has issued a certificate referred to in paragraph 1 of this Article shall attend training even before the expiry of time limit referred to in paragraph 2 of this Article, when the Central Bank organises new training related to the issue of new euro banknotes and coins. counterfeiting or in other cases where the organisation of this training is considered expedient in order to ensure a comprehensive and effective authenticity and fitness checking of euro banknotes and coins, and the Central Bank shall notify cash handlers thereof no later than 15 days before the training.

VI. INSPECTION OF CASH HANDLERS AND MEASURES

Article 31

The Central Bank shall carry out the inspection of the cash handlers in accordance with this Decision.

The Central Bank may, announced or unannounced, in accordance with paragraph 1 of this Article, perform the following in particular: carry out the inspection of euro banknote handling machines and euro coin processing machines at cash handlers' premises and/or their agents to monitor their euro banknote handling machines and euro coin processing machines, in particular the machines' capacity to check for authenticity and fitness and to trace suspect counterfeit euro banknotes and euro coins and euro banknotes and coins that are not clearly authenticated; verify the procedures referred to in Article 5 of this Decision; verify the treatment of checked euro banknotes and coins; verify the treatment of filling of cash dispensing machines, staff member's training, suspect and damaged euro banknotes and coins and reporting to the Central Bank in accordance with this Decision.

The Central Bank shall be authorised to take from the cash handlers samples of processed euro banknotes and coins to check them at its own premises or at the premises of cash handler, if adequate conditions exist.

Article 32

The inspection of the cash handlers shall be performed by the Central Bank employees authorised by the Central Bank to perform these tasks (hereinafter: inspectors).

By way of derogation from paragraph 1 of this Article, the Central Bank may authorise persons who are not employed by the Central Bank to perform certain tasks in the process of the inspection of cash handlers.

Article 33

A cash handler shall enable the inspector to carry out unhindered inspection, provide information and make available euro banknotes and coins, euro banknote handling machines and euro coin processing machines, the procedures referred to in Article 5 of this Decision, as well as all other items and data required for the inspection.

The cash handler shall provide the inspector with the conditions necessary for uninterrupted work and identification of the factual situation and act upon the request of the inspector.

Article 34

An inspector shall make a report on the inspection of the cash handler on-site, which shall contain the current factual situation related to the subject of inspection.

Upon completion of the inspection, the inspector and the cash handler shall sign the report on inspection (hereinafter: the report).

If the cash handler refuses to sign the report, the inspector will state the reasons of their refusal.

One copy of the original report shall be handed over or delivered to the cash handler.

A report need not be made on the inspection during which the found irregularities were eliminated, and in that case the inspector shall make an official note.

Article 35

By way of derogation from Article 34 paragraph 1 of this Decision, when due to the scope and complexity of the inspection or its nature and circumstances, it is not possible to make a report on-site, the report is made in the official premises of the Central Bank, within eight working days following the day of the completion of the inspection.

In the case referred to in paragraph 1 of this Article, the Central Bank shall submit the report to the cash handler, who may submit to the Central Bank objections to the report, within five working days following the date of its receipt.

The Central Bank may directly verify the statements of the cash handler contained in the objections to the report and in that case the Central Bank shall make a supplement to the report, to which the cash handler may submit objections within five working days following the date of receipt of the supplements to the report.

The Central Bank shall, within five working days following the day of receipt of the objections to the report or receipt of the objections to the supplements to the report, review the received objections and notify the cash handler in writing about the acceptance or non-acceptance of the given objections.

Article 36

As a part of an ongoing inspection process, the Central Bank shall maintain the communication with cash handlers, which is reflected in particular in issuing preventive warnings in order to ensure the operation of cash handlers in accordance with regulations.

Article 37

When the Central Bank establishes, in the inspection process, the actions contrary to the provisions of this Decision, it may, depending on the impact of the identified irregularities on the cash handler's operations, impose the following measures:

- 1) written warning, and
- 2) administrative decision on imposing measures to eliminate irregularities.

The Central Bank shall require, by imposing measures referred to in paragraph 1 of this Article, the cash handler to eliminate the identified irregularities within a specified time limit, and until the identified irregularities are eliminated, it may prohibit the cash handler return certain euro banknotes and coins into circulation.

Where the action contrary to the provisions of this Decision has been caused by a malfunction of the euro banknote handling machine or the euro coin processing machine, the Central Bank may delete that machine from the list referred to in Article 7 paragraph 2 or the list referred to in Article 17 paragraph 2 this Decision

VII. REPLACEMENT OF UNFIT EURO BANKNOTES AND COINS

Article 38

The Central Bank shall replace unfit euro banknotes only in the cases when more than 55% of euro banknotes have been presented.

In the event when less than 55% of euro banknotes has been presented, the Central Bank may replace unfit euro banknotes provided that the applicant proves that the missing parts

have been destroyed and if the Central Bank replaces such banknotes with the correspondent foreign bank.

Article 39

For the purpose of replacing euro banknotes in the manner specified under Article 38 of this Decision, the following shall be required:

- 1) the applicant provides an evidence of their identity and/or an evidence that they are authorised applicant;
- 2) where doubt exists as to the authenticity of the euro banknotes, the applicant shall provide origin of suspected euro banknotes together with an evidence on their identity;
- 3) where ink-stained, contaminated or impregnated genuine euro banknotes are presented, the applicant shall provide a written explanation as to the kind of stain, contamination or impregnation;
- 4) where the genuine euro banknotes have been damaged by anti-theft devices, the applicant shall provide a written statement on the cause of neutralisation;
- 5) where the genuine euro banknotes have been damaged by anti-theft devices in connection with an attempted or actual criminal activity, euro banknotes shall be exchanged only at the request of a person who is the victim of the attempted or actual criminal activity or other authorised person, and in that case, the documentation of the legal closure of the proceedings before the competent authorities should be submitted together with the request;
- 6) where euro banknotes have been damaged by anti-theft devices and presented by credit institutions, other entities providing services of payment and disbursement of euro banknotes and euro coins to the public as their main activity, including authorised bureaux de exchange, or entities performing transport and security of transport of euro banknotes (hereinafter: professional cash handlers) shall provide together with the request, a written statement on the cause of neutralisation, labels and technical specifications of the anti-theft devices to a person presenting damaged euro banknotes and the date of their presentation;
- 7) where euro banknotes have been damaged in bulk due to the activation of anti-theft devices, they must be presented in sets of 100-euro banknotes, if they meet such requirement;
- 8) where professional cash handlers present for the exchange, in one or more transactions, damaged genuine euro banknotes with a value of at least EUR 7,500.00, they shall provide the documentation on the origin of such banknotes and a proof of identification of the customer or, where applicable, a proof of the beneficial owner in accordance with the regulations governing prevention of money laundering, whereat this obligation shall also apply in the event of doubt regarding whether the threshold value of EUR 7,500.00 is reached.

The Central Bank may verify the fulfilment of the requirements referred to in paragraph 1 of this Article also in cooperation with competent authorities or other persons in Montenegro and abroad.

Article 40

The Central Bank shall replace unfit euro coins which changed some of its features due to circulation, worn out, rust or physical impacts, and which can be determined with certainty that is genuine euro coin.

Article 41

The Central Bank shall bear replacement costs of unfit euro banknotes and coins.

Exceptionally, the Central Bank shall charge fee for the replacement of unfit euro banknotes and coins in cases of:

- the replacement of unfit euro banknotes to professional cash handlers if euro banknotes have been damaged by the incorrect use of anti-theft devices;
- the treatment and the replacement of unfit euro coins provided that more than one kilogram of unfit euro coins has been treated by denomination for each year, whereby the fee may increase if individual delivery of unfit euro coins contains euro coins treated by chemical or other harmful substances to the extent they can cause health risk, and that legal and natural persons cooperating closely or regularly with the Central Bank on the withdrawal from circulation of unfit and counterfeit euro coins may be exempted from paying the fee also in cases when the Central Bank deems it is in public interest.

The Central Bank shall determine the amount of fee referred to in paragraph 2 of this Article by way of a special regulation.

Article 42

When the Central Bank determines that damaged euro banknotes and coins cannot be replaced regularly after their checking, but their checking requires activities outside normal procedures performed in the Central Bank and special costs, it shall notify the applicant thereof.

If it agrees, the applicant shall give written statement accepting the application of extraordinary procedures and replacement costs of euro banknotes and coins.

Where the applicant does not agree with the application of the extraordinary procedures, the Central Bank shall keep euro banknotes and coins referred to in paragraph 1 of this Article.

Article 43

The Central Bank shall not replace unfit euro banknotes and coins in the events where:

- 1) doubt exists in the authenticity of euro banknotes or euro coins;
- 2) doubt exists that euro banknotes and euro coins originate from the criminal activity;

- 3) euro banknotes are presented for replacement where doubt exists that they have been damaged when anti-theft device is activated, and the requirements referred to in Article 39 items 5) and 6) of this Decision have not been met;
- 4) euro banknotes and euro coins have been intentionally damaged (e.g., punctured coins) or they have been damaged with unwary intentions, and where a material loss in weight of euro coins exists, whereas euro banknotes with smaller damage (e.g., with notes, numbers or short sentences), as a rule, are not deemed intentionally damaged;
- 5) sufficient reason to suspect exists that the damaged genuine euro banknotes are ink-stained such that they pose a risk to health and safety, except in the case when the applicant provides a health and safety assessment by the competent authorities;
- 6) several euro banknotes have the same or very similar damages presented for replacement by one or several applicants;
- 7) the applicant cannot prove identity, beneficial ownership or origin of money, whose replacements is required in accordance with Article 39 of this Decision;
- 8) large bulk of euro banknotes and euro coins exists where doubt exists that they are exported outside Montenegro;
- 9) a large bulk of euro coins exist which cannot be processed at the euro coin processing machines, which is damaged, has error or is unrecognisable;
- 10) it is obvious that the damage was caused by an unusual external influence and it is not possible to visually determine the denomination of the banknote or euro coin handed over for replacement;
- 11) the protection characteristics of euro banknotes and euro coins have been changed.

VIII. WITHDRAWAL AND DESTRUCTION OF UNFIT EURO BANKNOTES AND COINS

Article 44

The Central Bank shall withdraw from circulation euro banknotes and coins unfit for circulation.

Unfit euro banknotes and coins shall not be put back into circulation but they must be destroyed.

The destruction of unfit euro banknotes and coins, within the meaning of this Decision, shall be the return of such euro banknotes and coins to foreign correspondent banks and/or national central banks.

IX. HANDLING OF SUSPECT EURO BANKNOTES AND COINS

Article 45

Euro banknotes and coins which have not been verified as genuine during authenticity and fitness checking in accordance with this Decision, shall be deemed suspect euro banknotes and coins.

Cash handlers shall immediately withdraw suspect euro banknotes and coins from circulation and submit them to the National Counterfeit Centre.

Suspect euro banknotes and coins shall be handled in accordance with the regulations governing handling of suspect euro banknotes and coins.

X. TRANSITIONAL AND FINAL PROVISIONS

Article 46

On the day this Decision enters into force, the Decision on authenticity and fitness checking and recirculation of euro banknotes and coins (OGM 35/11, 61/18,122/21) shall be repealed.

Article 47

This Decision shall enter into force on the eighth day following that of its publication in the Official Gazette of Montenegro.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101-5825-5/2024

Podgorica, 31 July 2024

CHAIRPERSON

G O V E R N O R

Irena Radović, m.p.

EURO BANKNOTE HANDLING MACHINES AND COIN PROCESSING MACHINES

1. General technical requirements

- 1.1. To qualify as a banknote handling machine, a machine must be capable of processing batches of euro banknotes, classifying the individual euro banknotes and physically separating the euro banknotes according to their classifications without the intervention of the machine operator, subject to Annexes IIa and IIb of this Decision. With the exception of euro coin processing machines, euro banknote handling machines should have the required number of dedicated output stackers and/or other means in order to ensure the reliable separation of the euro banknotes processed.
- 1.2. Euro banknote handling machines should be adaptable to ensure that they are capable of reliably detecting new euro counterfeits. Moreover, they should be adaptable to enable, if needed, the setting up of more or less restrictive fitness sorting standards.

2. Categories of euro banknote handling machines and euro coin processing machines

Euro banknote and coin handling machines are customer-operated machines or staff-operated machines.

Table 1

Customer-operated machines

A. Customer-operated machines where cash is deposited with customer tracing		
1.	Cash-in machines (CIMs)	CIMs allow customers, by using a bank card or other means, to deposit euro banknotes in their bank accounts, but do not have any cash-dispensing function. CIMs check euro banknotes for authenticity and allow for traceability of the account holder; fitness checks are optional.
2.	Cash-recycling machines (CRMs)	CRMs allow customers, by using a bank card or other means, to deposit euro banknotes in their bank accounts and to withdraw euro banknotes from their bank accounts. CRMs check euro banknotes for authenticity and fitness and allow for traceability of the account holder. For withdrawals, CRMs may use genuine and fit euro banknotes that have been deposited by other customers in previous transactions.
3.	Combined cash-in machines (CCMs)	CCMs allow customers, by using a bank card or other means, to deposit euro banknotes in their bank accounts and to withdraw euro banknotes from their bank accounts. CCMs check euro banknotes for authenticity and allow for traceability of the account holder; fitness checks are optional. For withdrawals, CCMs do not use euro banknotes that have been deposited by other customers in previous transactions but only euro banknotes loaded separately into them.

B. Cash-out machines

4.	Cash-out machines (COM)	COMs are cash dispensers which check euro banknotes for authenticity and fitness before dispensing them to customers. COMs use euro banknotes loaded into them by cash handlers or other automated systems (e.g., vending machines)
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C. Coin dispensing machines

5.	Coin dispensing machines (CDMs)	CDMs allow customers, by inserting euro banknotes, to obtain coins. Before dispensing coins, euro coins are authenticated by the CDM. These euro banknotes are not recirculated
6.	Coin recycling machines (CRMs)	CRMs allow customers, to deposit euro coins in their accounts and to withdraw euro coins from their accounts. Euro coin that is not accepted as original by the machine will be kept and authenticated by the machine.

CRMs may be used as a CIM or CRM if their detector systems, software and other components for the performance of their core functionalities are the same as the CRMs type listed on the ECB's website.

CRMs may be used as a CIM or CCM if their detector systems, software and other components for the performance of their core functionalities are the same as the CCMs type listed on the ECB's website.

Table 2

Staff operated machines

1.	Banknote processing machines (BPMs)	BPMs check euro banknotes for authenticity and fitness.
2.	Banknote authentication machines (BAMs)	BAMs check euro banknotes for authenticity.
3.	Teller assistant recycling machines (TARMs)	TARMs are cash recycling machines operated by cash handlers that check euro banknotes for authenticity and fitness. For withdrawals, TARMs may use genuine fit euro banknotes that have been deposited by other customers in previous transactions. In addition, they keep euro banknotes in safe custody and allow cash handlers to credit or debit the bank accounts of customers
4.	Teller assistant machines (TAMs)	TAMs are machines operated by cash handlers that check euro banknotes for authenticity. In addition, they keep euro banknotes in safe custody and allow cash handlers to credit or debit the bank accounts of customers.
5.	Coin processing machines (CPMs)	CPMs check euro coin for authenticity and fitness.

Staff operated machines must process the banknotes in batches.

TARMs and TAMs may be used as customer-operated machines if the machine type has been tested and listed on the ECB's website as a CRM or CIM/CCM, respectively. In such a case, the machine must only be operated by cash handler's staff member.

3. Types of euro banknote handling machines

The Eurosystem tests types of euro banknote handling machines. Types of euro banknote handling machines can be distinguished from each other through their specific detector systems, software or other components for the performance of their core functionalities. These are: (a) the authentication of genuine euro banknotes; (b) the detection and separation of euro banknotes suspected to be counterfeit; (c) the detection and separation of unfit euro banknotes from fit euro banknotes, if applicable; and (d) the tracing of suspect euro banknotes, if applicable.

4. Types of euro coin processing machines

The European Commission tests types of euro coin processing machines. Types of euro coin processing machines can be distinguished from each other through their specific detector systems, software or other components for the performance of their core functionalities. These are: (a) the authentication of genuine euro coins; (b) the detection and separation of euro coins suspected to be counterfeit; (c) the detection and separation of unfit euro coins from fit euro coins, if applicable; and (d) the tracing of suspect euro coins, if applicable

CLASSIFICATION AND TREATMENT OF EURO BANKNOTES BY CUSTOMER-OPERATED MACHINES

Euro banknotes are classified into one of the following categories and are physically separated by category. Machines which do not check euro banknotes for fitness do not need to distinguish between categories 4a and 4b.

Table 1

Classification and treatment of euro banknotes by euro banknote handling machines in which cash is deposited with customer tracing

	Category	Properties	Treatment
1	Objects not recognised as euro banknotes	Not recognised as euro banknotes because of any of the following: <ul style="list-style-type: none"> - euro banknotes not supported by the machine, - non-euro banknotes, - euro banknote-like objects, - wrong image or format, - large folded corner(s) or missing part(s), - feeding or transportation error of the machine. 	Return by the machine to the customer
2	Suspect counterfeit euro banknotes	Image and format recognised, but one or more authentication feature checked by the machine not detected or clearly out of tolerance	Withdraw from circulation To be handed over to the National Counterfeit Centre immediately for authentication, together with information related to the account holder, at the latest three working days after deposit in the machine. Do not credit to the account holder
3	Euro banknotes that are not clearly authenticated	Image and format recognised, but not all authentication features checked by the machine are recognised because of quality and/or tolerance deviations. In most cases unfit euro banknotes	Withdraw from circulation. The euro banknotes are processed separately and handed over for authentication checking to the National Counterfeit Centre, at the latest three working days after deposit in the machine Information on the account holder is stored for eight weeks after the euro banknotes have been detected by the machine. This information is made available on request to the Central Bank. Alternatively, in agreement with the Central Bank, information allowing the traceability of the account holder can be handed over together with the euro banknotes to the Central Bank. May be credited to the account holder

4a	Euro banknotes that are identified as genuine and fit	All authenticity and fitness checks carried out by the machine giving positive results	Can be used for recirculation Credited to the account holder.
4b	Euro banknotes that are identified as genuine and	All authenticity and fitness checks carried out by the machine giving positive results. At least one fitness criterion checked giving a negative result	Cannot be used for recirculation and are returned to the Central Bank. Credited to the account holder.

Specific rules regarding Table 1:

1. Category 2 and 3 euro banknotes are not returned to the customer by a machine if the machine allows the cancellation of a deposit transaction. Retaining such euro banknotes when a transaction is cancelled can be done by storing them in a temporary storage area in the machine.
2. Category 3 euro banknotes may not be physically separated from category 4a or 4b euro banknotes. If no physical separation takes place, the time limit for handling over the mixed category 3, 4a and 4b euro banknotes to the Central Bank and the requirements regarding customer tracing of the category 3 euro banknotes still apply.
3. Category 3 euro banknotes, also when mixed together with category 4a or 4b banknotes, may be reprocessed on any successfully tested type of banknote handling machine. These banknotes are then treated as having been classified by the second banknote handling machine, whereby the traceability of the original category 3 banknotes to the original account holder needs to be maintained in case these banknotes are rejected by the second machine as euro banknotes that are not clearly authenticated.

Table 2

Classification and treatment of euro banknotes by cash-out machines (COMs)

	Category	Properties	Treatment
1.	Objects not recognised as euro banknotes	Not recognised as euro banknotes because of any of the following: <ul style="list-style-type: none"> - euro banknotes not supported by the machine, - non-euro banknotes, - euro banknote-like objects, - wrong image or format, - large folded corner(s) or missing part(s), - feeding or transportation error of the machine. 	Cannot be dispensed to customers
2.	Suspect counterfeit euro banknotes	Image and format recognised, but one or more authentication feature checked by the machine not detected or clearly out of tolerance.	Cannot be dispensed to customers To be handed over for authentication to National Counterfeit Centre immediately, at the latest three working days after the detection by the machine together with information related to the account holder if available.
3.	Euro banknotes that are not clearly authenticated	Image and format recognised, but not all authentication features checked by the	Cannot be dispensed to customers

		machine recognised because of quality and/or tolerance deviations. In most cases unfit euro banknotes.	The euro banknotes are processed separately and handed over for authentication to the Central Bank immediately, at the latest three working days after deposit in the machine
4a	Euro banknotes that are identified as genuine and fit	All authenticity and fitness checks carried out by the machine giving positive results	Can be dispensed to customers
4b	Euro banknotes that are identified as genuine and unfit	All authenticity and fitness checks carried out by the machine giving positive results. At least one fitness criterion checked giving a negative result.	Cannot be dispensed to customers and are returned to the Central Bank

Specific rules regarding Table 2:

1. Category 1, 2 and 3 euro banknotes may not be physically separated. When mixed together, all three categories must be treated as category 2 euro banknotes. If category 1, 2 and 3 euro banknotes can be separated by using another banknote handling machine or, if agreed by the Central Bank, by trained staff members, they must be treated in accordance with Table 2.
2. Category 3 euro banknotes may not be physically separated from category 4a or 4b euro banknotes. If no physical separation takes place, the time limit for handing over the mixed category 3, 4a and 4b euro banknotes to the Central Bank as specified in category 3 still applies.
3. Category 3 euro banknotes, also when mixed together with category 4a or 4b banknotes, may be reprocessed on any successfully tested type of banknote handling machine. These banknotes are then treated as having been classified by the second banknote handling machine.

Table 3

Classification and treatment of euro banknotes by coin dispensing machines (CDMs)

CDMs must check the banknotes received for authenticity and retain those suspected to be counterfeits, but do not need to physically separate them by category.

Euro banknotes suspected to be counterfeits have to be handed over for authentication to the National Counterfeit Centre immediately, at the latest three working days after detection by the machine, together with information related to the account holder, if available.

Alternatively, the banknotes received by a CDM may be reprocessed on any successfully tested type of banknote handling machine and then treated as classified by this machine. The information related to the account holder of those pieces that have been classified as Category 2 or Category 3 during the reprocessing shall be maintained, if available.

CLASSIFICATION AND TREATMENT OF EURO BANKNOTES BY STAFF-OPERATED MACHINES

Euro banknotes are classified into one of the following categories set out in Table 1. Categories euro banknotes are to be physically separated from categories 1, 2 and 3 euro banknotes. Machines which do not check euro banknotes for fitness do not need to distinguish between categories 4a and 4b euro banknotes.

Table 1

Classification and treatment of euro banknotes by staff-operated machines

	Category	Properties	Treatment
1.	Objects not recognised as euro banknotes	(i) Not recognised as euro banknotes because of any of the following: <ul style="list-style-type: none"> - euro banknotes not supported by the machine, - non-euro banknotes, - euro banknote-like objects, - wrong image or format, - large folded corner(s) or missing part(s), - feeding or transportation error of the machine. 	Return by the machine to the operator for further evaluation and treatment. After visual evaluation by an employee these can be returned by the cash handler to the customer
2.	Suspect counterfeit euro banknotes	Image and format recognised, but one or more authentication feature checked by the machine not detected or clearly out of tolerance.	Return by the machine to the operator for further evaluation and treatment. These are processed separately and handed over for final authentication to the National Counterfeit Centre immediately, at the latest 3 working days after processing by the machine.
3.	Euro banknotes that are not clearly authenticated	Image and format recognised, but not all authentication features checked by the machine are recognised because of quality and/or tolerance deviations. In most cases unfit euro banknotes	
4a.	Euro banknotes that are identified as genuine and fit	All authenticity and fitness checks carried out by the machine giving positive results	Can be used for recirculation. Credited to the account holder.
4b.	Euro banknotes that are identified as genuine and unfit	All authenticity and fitness checks carried out by the machine giving positive results. At least one fitness criterion checked giving a negative result	Cannot be used for recirculation and are returned to the Central Bank. Credited to the account holder.

Specific rule regarding Table 1:

If euro banknotes in categories 2 and 3 can be physically separated by the machine itself or by another banknote handling machine, or, if the Central Bank agrees, by trained employees, then category 3 euro banknotes can be provided together with category 4b euro banknotes to the Central Bank. In such case the time limit for handing over category 2 euro banknotes to the National Counterfeit Centre and mixed category 3 and 4b euro banknotes to the Central Bank still apply as specified in the table.

Specific classification and sorting rules for some staff-operated machines

1. BPMs classify and physically sort euro banknotes into categories 1, 2 and 3 one or more output stackers and euro banknotes of categories 4a and 4b into two separate output stackers as set out in Annex IIb, for which at least three dedicated output stackers are needed to avoid the intervention of the machine operator.
2. BPMs with only two dedicated output stackers may however classify and sort euro banknotes if the following requirements are fulfilled:
 - (a) The authenticity and fitness checks are conducted in the same pass. In this pass, category 4a euro banknotes must be sorted into one stationary output stacker, whereas euro banknotes of the other categories must be sorted into a separate stationary output stacker that does not have any physical contact with 4a category euro banknote.
 - (b) If a category 1, 2 or 3 euro banknote is identified as being present in the second output stacker, the operator must re-run the euro banknote(s) from the second output stacker. In this second pass, category 1, 2 and 3 euro banknotes must be separated from the category 4b euro banknotes by sorting the former into a dedicated output stacker and treated as specified in the table above. As the machine cannot physically separate category 1, 2 and 3 euro banknotes into different output stackers, they must all be considered and treated as category 2 euro banknotes.
3. BAMs classify and physically sort euro banknotes into categories 1, 2 and 3 into one output stacker and euro banknotes of categories 4a and 4b into a second output stacker, for which at least two dedicated output stackers are needed to avoid the intervention of the machine operator.
4. BAMs with only one dedicated output stacker may however classify and sort euro banknotes if the following requirements are fulfilled:
 - (a) Each time a category 1, 2 or 3 euro banknote is processed, the machine must stop the processing immediately and keep that euro banknote in a position that avoids any physical contact with authenticated euro banknotes.
 - (b) The result of the authenticity check must be indicated for any single euro banknote of category 1, 2 or 3 on a display. As the machine cannot physically separate category 1, 2 and 3 euro banknotes into different output stackers, they must all be considered and treated as category 2 euro banknotes.
 - (c) The machine must check for the presence of a category 1, 2 or 3 euro banknote when it stops processing, and processing can only be resumed after the physical removal of the category 1, 2 or 3 euro banknote by the operator.
 - (d) For each stop of the processing mode no more than one category 1, 2 or 3 euro banknote can be accessible to the operator.

ANNEX III

MINIMUM STANDARDS FOR MANUAL FITNESS CHECKING OF EURO BANKNOTES

This Annex lays down minimum standards for manual fitness checking of euro banknotes by trained employees.

In the course of the fitness checks, euro banknotes with any defect as set out in the table below, or with a clearly noticeable defect in one of the visible security features, are unfit. However, folded euro banknotes and euro banknotes with folded corners may be rectified by manual unfolding where possible. The fitness checks are carried out by a visual inspection of the individual euro banknotes and do not require the use of any tools.

List of sorting criteria for manual fitness checking

	Feature	Description
1.	Soil	Visually noticeable distribution of dirt across the euro banknote
2.	Stain	Visually noticeable localised concentration of dirt
3.	Graffiti	Visually noticeable added image or lettering written or marked in any manner on a euro banknote
4.	De-inked note	Visually noticeable lack of ink on part or whole of the euro banknote, e.g., a washed euro banknote
5.	Tear	Euro banknote with at least one tear at the edge
6.	Hole	Euro banknote with at least one visually noticeable hole
7.	Mutilation	Euro banknote with a part/parts missing along at least one edge (in contrast to holes), e.g., a missing corner
8.	Repair	Parts of one or more euro banknotes joined together by tape, glue or other means
9.	Crumples	Euro banknote with multiple random folds across it that strongly affect its visual appearance
10.	Limpness	Euro banknote with structural deterioration resulting in a marked lack of stiffness
11.	Fold	Euro banknote that is folded, including a euro banknote that cannot be unfolded
12.	Folded corner	Euro banknote with at least one clearly noticeable folded corner

DATA COLLECTION FROM CASH HANDLERS**1. Objectives**

The objectives of data collection are to enable the Central Bank and the ECB to monitor the relevant activities of cash handlers and to oversee developments in the cash cycle.

2. General principles

2.1 Data on banknote handling machines are only reported when the machines are used to comply with this Decision. Coin dispensing machines (CDMs) are exempt from reporting obligations.

2.2 Cash handlers regularly provide the Central Bank with the following:

- information on separate organisational units of cash handlers, such as branches, and
- information on euro banknote handling machines, coin processing machines and cash dispensers.

2.3 In addition, cash handlers that recirculate euro banknotes and coins via euro banknote and coin handling machines and cash dispensers regularly provide the Central Bank with the following:

- information on the volume of cash operations (number of euro banknotes and coins processed) involving euro banknote and coin handling machines and cash dispensers,
- information on remote branches of credit institutions with a low level of cash operations where fitness checks are carried out manually.

3. Type of data and reporting requirements

3.1 Depending on its nature, the data collected are divided into master data and operational data.

Master data

3.2 Master data cover information on: (a) the individual cash handlers and their banknote and coin handling machines and cash dispensers in operation; and (b) remote branches of credit and financial institutions.

3.3 Master data are provided to the Central Bank as at the date of application of this Decision and every six months thereafter. The data specified in the template set out in Appendix 1 must be provided, although the Central Bank may require them to be provided in a different format.

3.4 The Central Bank may, for monitoring reasons, to collect data at local level such as branches.

- 3.5 The Central Bank may require the cash handlers to indicate CRMs that are used as combined CCMs or CIMs respectively, and that CCMs that are used as CIMs.
- 3.6 Data on remote branches specified in the template set out in Appendix 3 must be provided, although the Central Bank may require them to be provided in a different format.

Operational data

- 3.7 3.7. Data originating from the processing and recirculation of euro banknotes and coins by cash handlers are classified as operational data.
- 3.8 The Central Bank may pass a decision to exclude cash handlers from the obligation to report operational data if the number of euro banknotes they recirculate via cash dispensers is below a threshold determined by the Central Bank.
- 3.9 Data are provided to the Central Bank on semi-annual basis, at the latest two months after the relevant reporting period, i.e., end-February and end-August. Data are provided using the template set out in Appendix 2.
- 3.10 Data are provided by cash handlers which physically handle euro banknotes and coins. If a cash handler has outsourced the checking for authenticity and fitness to another legal person, the data are provided by the designated legal person.
- 3.11 Data are reported by cash handlers in terms of pieces (volume), aggregated at national level and broken down by euro banknote and coin denomination. A breakdown by banknote series is not required. For remote branches of credit institutions, operational data is reported separately.
- 3.12 The Central Bank may, for monitoring reasons, to collect data at local level such as branches.
- 3.13 Cash handlers which have outsourced authenticity and fitness checking to another legal person may be requested to provide detailed information to the Central Bank on that legal person, including the outsourcing arrangements.
- 3.14 Data on remote branches specified in the template set out in Appendix 3 must be provided, although the Central Bank may require them to be provided in a different format and may agree with cash handlers to collect more extensive data.

4. Confidentiality and disclosure of data

- 4.1 Both master data and operational data are treated as confidential.
- 4.2 The Central Bank may decide to disclose reports or statistics using data acquired under this Annex. Any such disclosure is aggregated in such a way that no data can be attributed to single reporting entities.

APPENDIX 1
REPORTING TEMPLATE

Master data

The information shall be submitted to the Central Bank of Montenegro, Vault, National Centres.

1. Cash handler information

Cash handler's name:

Headquarters address:

Postal code:

City:

Street:

Type of company:

- Credit institution
- Bureaux de exchange
- Cash in transit company which is not a payment institution
- Merchant
- Casino
- Other, including payment institutions where not already categorised as one of the above

Contact persons:

Names:

Telephone:

Telefax:

E-mails:

Outsourcing partner (if relevant)

Name:

Address:

Postal code:

City:

2. Customer-operated machines

Type	Identification number (*)	Manufacturer (*)	Machine name (*)	Identification (*) (detector system / software versions)	Total number
CIMs					
CRMs					
CCMs					
COMs					

(*) These entries are completed following the corresponding entries on the ECB website.

3. **Staff-operated machines**

Type	Identification number (*)	Manufacturer (*)	Machine name (*)	Identification (*) (detector system / software versions)	Total number
In operation					
BPMs					
BAMs					
TARMs					
TAMs					

(*) These entries are completed following the corresponding entries on the ECB website and DG ECFIN.

4. **Cash dispensers not included in the list of customer-operated machines**

	Total number
ATMs	
SCoTs	
Others	

APPENDIX 2

REPORTING TEMPLATE

Operational data

1. Cash handler information

Cash handler's name	
Reporting period	

2. Data

Please provide data aggregated at the national or regional level pursuant to the Decision of the Central Bank, excluding remote branches.

	Total number of euro banknotes processed	Euro banknotes sorted as unfit	Euro banknotes recirculated
EUR 5			
EUR 10			
EUR 20			
EUR 50			
EUR 100			
EUR 200			
EUR 500			

In the above table, the column with the heading “Total number of euro banknotes processed” needs to contain the total number of banknotes whose authenticity and fitness have been checked on banknote handling machines, i.e., cash-recycling machines (CRMs), cash-out machines (COMs), teller assistant recycling machines (TARMs) and banknote processing machines (BPMs), and combined cash-in and cash-out machines (CCMs) with optional fitness checking. The following banknotes are not included in this data: (a) banknotes whose authenticity and fitness check is carried out manually, e.g., over-the-counter operations or back-office operations; (b) banknotes that have been checked for authenticity but not for fitness on banknote handling machines, e.g., banknotes authenticated on cash-in machines (CIMs), CCMs (without optional fitness checking), teller assistant machines (TAMs) and banknote authentication machines (BAMs).

The column with the heading “Euro banknotes sorted as unfit” is a subset of the total number of euro banknotes processed and needs to contain the number of banknotes that have been classified as genuine and unfit (i.e., category 4b) by the machines. This data item relates to CRMs, COMs, TARMs and BPMs, and to CCMs with optional fitness checking.

The column with the heading “Euro banknotes recirculated” is a subset of the total number of euro banknotes processed and:

- a) (a) for CRMs, COMs and TARMs, needs to contain the number of banknotes that have been classified as genuine and fit (i.e., category 4a) by the machines and dispensed to customers as provided by the machines’ statistics;
- b) (b) for BPMs and CCMs with optional fitness checking, needs to contain the number of banknotes that have been classified as genuine and fit (i.e., category 4a) by the

machines and that have not been returned to the Central Bank, but kept with the intention of recirculating the banknotes back into the cash cycle.

Number of euro banknotes distributed via customer-operated machines and cash dispensers	
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If the Central Bank applies an exception for remote branches laid down in Article 14 paragraph 2 of this Decision, these data are mandatory for credit institutions. The credit institutions must consult the Central Bank to ascertain whether these data must be reported.

	Total number of euro coins processed	Euro coins sorted as unfit	Euro banknotes recirculated*
EUR 0.01			
EUR 0.02			
EUR 0.05			
EUR 0.10			
EUR 0.20			
EUR 0.50			
EUR 1			
EUR 2			

In the above table, the column with the heading “Total number of euro coins processed” needs to contain the total number of coins whose authenticity and fitness have been checked on coin processing machines, i.e., CPMs. TAMs

The column with the heading “Euro coins sorted as unfit” is a subset of the total number of euro coins processed and needs to contain the number of coins that have been classified as genuine and unfit by the CPMs.

The column with the heading “Euro coins recirculated” is a subset of the total number of euro coins processed that have been recirculated.

*Where the Central Bank decides so, this does not include euro coins to be returned to the Central Bank.

APPENDIX 3

REMOTE BRANCHES OF CREDIT INSTITUTIONS

This information is provided only by credit institutions which have remote branches as referred to in Article 14 paragraph 2 of this Decision.

1. Credit institution information

Credit institution's name	
Reporting period	

2. Data

Name of remote branch	Address	Number of euro banknotes distributed via customer-operated machines and cash dispensers