



2025/2182

28.10.2025

**DECISION (EU) 2025/2182 OF THE EUROPEAN CENTRAL BANK
of 16 October 2025**

amending Decision ECB/2010/14 on the authenticity and fitness checking and recirculation of euro banknotes (ECB/2025/36)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 128(1) thereof,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Article 16 thereof,

Whereas:

- (1) The European Central Bank (ECB) has the exclusive right to authorise the issue of euro banknotes within the Union. This right includes the competence to take measures to protect the integrity of euro banknotes as a means of payment and a store of value. Decision ECB/2010/14 of the European Central Bank ⁽¹⁾ lays down common rules and procedures on the authenticity and fitness checking and recirculation of euro banknotes. In the light of the experience gained in applying Decision ECB/2010/14, some further improvements of certain rules and procedures are required.
- (2) Cash handlers are obliged to hand over suspect counterfeit euro banknotes for authentication to the competent national authorities immediately, at the latest 20 working days after being deposited in a banknote handling machine. However, in some Member States whose currency is the euro, a high percentage of these euro banknotes are often authenticated as genuine by the competent national authorities. A high number of genuine euro banknotes are therefore being sent unnecessarily to the competent national authorities for further analysis, which moreover leads to unnecessary delay in crediting the corresponding amount to the account holder. It is therefore necessary to empower national central banks (NCBs) of Member States whose currency is the euro, after consulting the relevant competent national authorities, to authorise the reprocessing of suspect counterfeit euro banknotes by cash handlers. When euro banknotes are classified as suspect counterfeit euro banknotes by both the first and the second banknote handling machines, they should be handed over by cash handlers to the competent national authorities. The euro banknotes classified as suspect counterfeit euro banknotes by the first banknote handling machine should be removed from circulation, regardless of their classification by the second handling machine.
- (3) Cash handlers are required to hand over suspect counterfeit euro banknotes to the competent national authorities and to provide them with the available information related to the account holder. It is necessary to clarify that this latter obligation applies not only in cases where euro banknotes are classified by customer-operated machines, but also by staff-operated machines and where euro banknotes are classified following manual authenticity checking by a trained staff member.
- (4) For reasons of clarity and efficiency, it is necessary to align the wording of Article 5 with that of Annexes IIa and IIb to the Decision.
- (5) Therefore, Decision ECB/2010/14 should be amended accordingly,

⁽¹⁾ Decision ECB/2010/14 of the European Central Bank of 16 September 2010 on the authenticity and fitness checking and recirculation of euro banknotes (OJ L 267, 9.10.2010, p. 1, ELI: <http://data.europa.eu/eli/dec/2010/597/oj>).

HAS ADOPTED THIS DECISION:

Article 1

Amendments

Decision ECB/2010/14 is amended as follows:

- (1) Article 5 is replaced by the following:

'Article 5

Detection of counterfeit euro banknotes

Suspect counterfeit euro banknotes and euro banknotes that are not clearly authenticated following classification carried out in accordance with Annex IIa or IIb or following manual authenticity checking by a trained staff member shall immediately, in line with national regulations and in any case within a maximum of 20 working days, be handed over by cash handlers to the competent national authorities or to the NCB, respectively. Suspect counterfeit euro banknotes shall be handed over together with all available information related to the account holder.';

- (2) Annexes IIa and IIb are amended in accordance with the Annex to this Decision.

Article 2

Final provisions

1. This Decision shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.
2. Cash handlers of Member States that adopt the euro following the date of adoption of this Decision shall apply it from the date of adoption of the euro.

Done at Frankfurt am Main, 16 October 2025.

The President of the ECB
Christine LAGARDE

ANNEX

Annexes IIa and IIb to Decision ECB/2010/14 are amended as follows:

(1) Annex IIa is amended as follows:

(a) the following paragraph 4 is added under Table 1, under the heading ‘Specific rules regarding Table 1.’:

‘4. NCBs may authorise, after consulting the competent national authorities, the reprocessing of category 2 euro banknotes by cash handlers. Such authorisation must be duly published by the NCB. Category 2 euro banknotes may therefore only be reprocessed by cash handlers where the NCB of their Member State has authorised reprocessing. The reprocessing must comply with the following rules.

Category 2 euro 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, according to the rules laid down in Table 1. By derogation from the rules laid down in Table 1, original category 2 euro banknotes classified as category 4a euro banknotes by the second banknote handling machine must not be used for recirculation. Original category 2 euro banknotes classified as category 4a or category 4b euro banknotes by the second banknote handling machine must be handed over to the NCB promptly after they have been reprocessed and classified by the second banknote handling machine.’;

(b) the following paragraph 4 is added under Table 2, under the heading ‘Specific rules regarding Table 2.’:

‘4. NCBs may authorise, after consulting the competent national authorities, the reprocessing of category 2 euro banknotes by cash handlers. Such authorisation must be duly published by the NCB. Category 2 euro banknotes may only be reprocessed by cash handlers where the NCB of their Member State has authorised reprocessing. The reprocessing must comply with the following rules.

Category 2 euro 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, according to the rules laid down in Table 2. By derogation from the rules laid down in Table 2, the traceability of the original category 2 euro banknotes to the original account holder (if available) also needs to be maintained in case these banknotes are classified by the second banknote handling machine as category 3 euro banknotes. Furthermore, original category 2 euro banknotes classified as category 4a euro banknotes by the second banknote handling machine must not be used for recirculation. Original category 2 euro banknotes classified as category 4a or category 4b euro banknotes by the second banknote handling machine must be handed over to the NCB promptly after they have been reprocessed and classified by the second banknote handling machine.’;

(2) in Annex IIb, in Table 1, under the column ‘Treatment’, second row, the sentence ‘These are processed separately and handed over for final authentication to the competent national authorities immediately, at the latest 20 working days after processing by the machine’ is replaced by ‘These are processed separately and handed over for final authentication to the competent national authorities immediately, at the latest 20 working days after processing by the machine, together with information related to the account holder, if available.’.