
From: HOLLOWAY, James
Sent: Friday, 21 December 2018 11:09 AM
To: HOPE, Melissa
Subject: FW: For Information: Summary of NGB50 Cowan Microtext Development (Error) [SEC=UNCLASSIFIED]

For info – Chris called me up to speak about the issue as he thought he should inform Phil and Guy.

I told him that I had called _____ to say that NI understood these things can happen and that, while obviously we'd all prefer they didn't, in the scheme of things it was a relatively minor problem and should be kept in that perspective.

_____ was incredibly appreciative of the call as he said NPA were devastated and had really been beating themselves up about it. I said the fact that they took such pride in the product was really the main thing, and reiterated the point about it being a relatively minor problem in the scheme of things.

From: AYLMER, Chris
Sent: Friday, 21 December 2018 10:48 AM
To: HOLLOWAY, James ; BOULTON, Lindsay
Cc: PORTER, Luke
Subject: RE: For Information: Summary of NGB50 Cowan Microtext Development (Error) [SEC=UNCLASSIFIED]

Thanks James. That's very helpful.
Chris

From: HOLLOWAY, James
Sent: Friday, 21 December 2018 10:28 AM
To: AYLMER, Chris; BOULTON, Lindsay
Cc: PORTER, Luke
Subject: FW: For Information: Summary of NGB50 Cowan Microtext Development (Error) [SEC=UNCLASSIFIED]

Just some quick background from Luke.

From: PORTER, Luke
Sent: Friday, 21 December 2018 9:59 AM
To: HOLLOWAY, James
Cc: EVANS, Amanda
Subject: For Information: Summary of NGB50 Cowan Microtext Development (Error) [SEC=UNCLASSIFIED]

Hi James

Below is a quick summary of the NGB50 microtext error.

The error

Intaglio microtext on Cowan side has been misspelt -> RESPONSIBILITY to be RESPONSIBILITY:

"I STAND HERE TO-DAY IN THE UNIQUE POSITION OF BEING THE FIRST WOMAN IN AN AUSTRALIAN PARLIAMENT . . . IT IS A GREAT RESPONSIBILITY TO BE THE ONLY WOMAN HERE, AND I WANT TO EMPHASISE THE NECESSITY WHICH EXISTS FOR OTHER WOMEN BEING HERE . . . IF MEN AND WOMEN CAN WORK FOR THE STATE SIDE BY SIDE AND REPRESENT ALL THE DIFFERENT SECTIONS OF THE COMMUNITY . . . I CANNOT DOUBT THAT WE SHOULD DO VERY MUCH BETTER WORK IN THE COMMUNITY THAN WAS EVER DONE BEFORE."

Has been printed as:

“I STAND HERE TO-DAY IN THE UNIQUE POSITION OF BEING THE FIRST WOMAN IN AN AUSTRALIAN PARLIAMENT . . . IT IS A GREAT RESPONSIBILITY TO”

- This repeats three times.
- The words are not used on the foil (ie no other known errors).

Background

- How was the issue found?
 - Member of public rang the Bank on 20/12/18
 - BP checked and confirmed there is a spelling mistake
 - Comms to provide separate update shortly
- When did we choose the microtext?
 - Microtext was agreed by the Steering Committee on 20/12/16 ([D16/478888](#))
- What did we give NPA
 - NI provide NPA with the microtext on 21/12/16 ([D17/48118](#)) with the correct spelling
- When was it first misprinted?
 - It was incorrect from the first artwork provided for the Capability Trial (signed by NI & NPA on 12/1/17) and not picked up by either NPA or NI
 - It was used on Capability / SUT / Production (Capability and SUT artwork both signed by NI/NPA)
- Where else is this public facing?
 - Microsite
 - Museum
 - Other tbc by comms
- What is the Banks public response
 - Confirm that there was an error
 - Comms/SD to determine response to member of public and broad response

Next Steps

- NPA currently reviewing their processes and looking for areas of improvement to reduce the likelihood that this occurs again
- NPA to provide information on when artwork can be updated for next print run (JH has indicated that the current thinking is we should not impact the production timeline to fix this, but will be confirmed when we have more information)
- Initial specific recommendation by BP/BQ – for all wording on banknotes, get checked by EXTERNAL third party

Summary of Artwork History

Cycle 2 (printed March 2016)

Purpose – rough idea of artwork, select from options

- 9/12/15 - Cycle 2 artwork submission
 - no microtext was chosen, used default of legal act

** June 2016 - decision made to swap order of issuance for NGB50 and NGB20 **

Capability Trial (printed March 2017)

Purpose – print close to final artwork to be taken to Scale Up Trial

- 20/12/16 – approval for wording provided by Steering Committee
- 21/12/16 – NPA advised of microtext decision [D17/48118](#) (correct spelling)
- 12/1/17 – Cap trial artwork finalised / signed by both NI and NPA ([D17/13072](#))
 - Artwork contains two versions of microtext – Concept Proof and Production Proof
 - Concept Proof has original microtext – ie not the approved



- Production Proof has full microtext containing the error



- Trial notes were reviewed, no issues noticed

Scale Up Trial (printed September 2017)

Purpose – print small batch of banknotes suitable for issuance (7mpcs)

- 31/7/17 – SUT artwork [D17/265851](#)
- Microtext was same as previous version (ie spelling error included)
- No issues noticed in artwork review
- No issues noticed in banknote review
- No changes made for Production

Luke Porter | Manager, Banknote Quality | Note Issue
 RESERVE BANK OF AUSTRALIA | 65 Martin Place, Sydney NSW 2000
 | w: www.rba.gov.au



From: PORTER, Luke
Sent: Friday, 21 December 2018 10:06 AM
To: LANGWASSER, Kristin
Subject: FW: For Information: Summary of NGB50 Cowan Microtext Development (Error) [SEC=UNCLASSIFIED]

Hi Kris – quick summary below.

At this stage people are calm about it. I spoke with (he called) and he is in a bad way. I told he the Bank is ok and don't stress too much – no one died. NPA having a bit of a panic – I suggested to James that he or Lindsay call to let them know all ok etc (it is their last day before shutdown).

The woman who found it posted it on twitter... and included a journo. So we shall see.

If anything changes I'll let you know. I'm just happy my initial email to NPA had the correct spelling!!!!

Cheers

From: PORTER, Luke
Sent: Friday, 21 December 2018 9:59 AM
To: HOLLOWAY, James
Cc: EVANS, Amanda
Subject: For Information: Summary of NGB50 Cowan Microtext Development (Error) [SEC=UNCLASSIFIED]

Hi James

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 - Concept Proof has original microtext – ie not the approved



- Production Proof has full microtext containing the error



- Trial notes were reviewed, no issues noticed

Scale Up Trial (printed September 2017)

Purpose – print small batch of banknotes suitable for issuance (7mpcs)

- 31/7/17 – SUT artwork [D17/265851](#)
- Microtext was same as previous version (ie spelling error included)
- No issues noticed in artwork review
- No issues noticed in banknote review
- No changes made for Production

Luke Porter | Manager, Banknote Quality | Note Issue
RESERVE BANK OF AUSTRALIA | 65 Martin Place, Sydney NSW 2000
w: www.rba.gov.au



From: HOLLOWAY, James
Sent: Friday, 21 December 2018 11:09 AM
To: HOPE, Melissa
Subject: FW: NGB50 Microprint Error [SEC=UNCLASSIFIED]

Follow on from my previous email.

From: AYLMER, Chris
Sent: Friday, 21 December 2018 10:39 AM
To: HOLLOWAY, James ; BOULTON, Lindsay
Cc: DEBELLE, Guy <
Subject: RE: NGB50 Microprint Error [SEC=UNCLASSIFIED]

James/Lindsay,

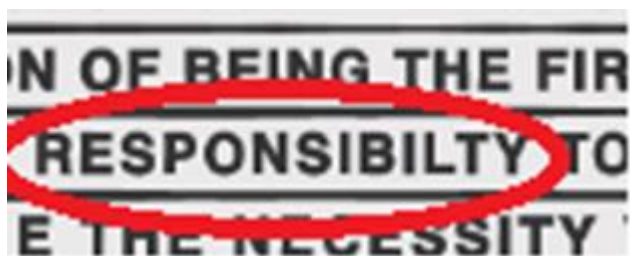
I spoke to Phil about this. He was relatively relaxed – the functionality of the note has not changed and it is still legal tender, nonetheless NPA needs to review the process around approving the text. He thought that the response to the member of the public should be something along the lines of ‘thank you very much for bringing this to our attention and we will fix it at the next opportunity’. I’ll speak to about Phil’s reaction (given NPA is mortified that the error occurred) and reviewing the process.


Regards,
Chris

From: HOLLOWAY, James
Sent: Friday, 21 December 2018 10:20 AM
To: AYLMER, Chris
Subject: FW: NGB50 Microprint Error [SEC=UNCLASSIFIED]

From: HOLLOWAY, James
Sent: Thursday, 20 December 2018 4:24 PM
To: BOULTON, Lindsay
Cc: HOPE, Melissa ; EVANS, Amanda ; PORTER, Luke
; CROCKER, Jenny
Subject: NGB50 Microprint Error [SEC=UNCLASSIFIED]

Just to let you know that a member of the public has just told us there is a typo in the microtext of the NGB50 – shown below.





IN THE UNIQUE POSITION OF BEING THE
N IN AN AUSTRALIAN PARLIAMENT ... IT IS A GREAT RESPONSIBILITY
TO BE THE ONLY WOMAN HERE, AND I WANT TO EMPHASISE THE NECESSITY WHICH
FOR OTHER WOMEN BEING HERE ... IF MEN AND WOMEN CAN WORK FOR THE
REPRESENT ALL THE DIFFERENT SECTIONS OF THE COMMUNITY :
DO VERY MUCH BETTER WORK IN THE COMMUNITY THAN
HERE TO-DAY IN THE UNIQUE POSITION OF BEING T
PARLIAMENT ... IT IS A GREAT RESPONSIBI
AND I WANT TO EMPHASISE THE NECE
- WOMEN BEING HERE ... IF MEN AN
- STATE SIDE BY SIDE AND REP
- SECTIONS OF THE COMMUNITY
- SHOULD DO VERY MUCH BETT
- THAN WAS EVER DONE B
- HERE TO-DAY IN TH
- POSITION OF BEING
- WOMAN IN AN AUST
- PARLIAMENT
- IT IS A GRE
RESPONSIBILITY
TO BE THE
ONLY •

From: NI - Enquiries
Sent: Friday, 21 December 2018 2:06 PM
To:
Subject: RE: New \$50 note... [SEC=UNCLASSIFIED]

Dear

Thank you very much for bringing this to our attention – we will fix it at the next opportunity.

The process of designing and producing a new banknote is extremely complex. The design undergoes checks at numerous stages throughout its development, however, unfortunately it appears that this discrepancy has been introduced in the printing process.

We will put plans in place to amend the spelling when the opportunity next arises.

Regards,

Amanda | Banknote Enquiries
RESERVE BANK OF AUSTRALIA | 65 Martin Place, Sydney NSW 2000
p: 1800 633 220 | w: www.banknotes.rba.gov.au




From: [mailto: @hotmail.com]
Sent: Thursday, 20 December 2018 4:46 PM
To: NI - Enquiries <banknotes@rba.gov.au>
Subject: New \$50 note...

So is this meant to be a new security feature that is not mentioned on your webpage about the new \$50 note - or did someone not check the spelling of "responsibility" before sending these to print?

It is spelt wrong all the way thru the microprint!

I have looked at her original speech, thinking maybe it was meant to be spelt incorrectly as per the original transcript, but this is not the case.



IG THE
IT IS A GREAT RESPONSIBILITY
WANT TO EMPHASISE THE NECESSITY WHICH EXISTS
RE IF MEN AND WOMEN CAN WORK FOR THE STATE SIDE B
DIFFERENT SECTIONS OF THE COMMUNITY I CANNOT
CH BETTER WORK IN THE COMMUNITY THAN WAS EVER
TO-DAY IN THE UNIQUE POSITION OF BEING THE FIRST WO
IT IS A GREAT RESPONSIBILITY TO BE TI



From: PORTER, Luke
Sent: Wednesday, 23 January 2019 4:03 PM
To: LANGWASSER, Kristin
Subject: FW: CONFIDENTIAL NGB\$50 [SEC=UNCLASSIFIED]
Attachments: AU50 Microtext error report (003).pdf

From: HOLLOWAY, James
Sent: Tuesday, 22 January 2019 2:42 PM
To: PORTER, Luke
Subject: Fwd: CONFIDENTIAL FW: NGB\$50 [SEC=UNCLASSIFIED]

Sent from my iPhone

Begin forwarded message:

From: "AYLMER, Chris"
Date: 22 January 2019 at 12:32:39 pm AEDT
To: "HOLLOWAY, James"
Subject: FW: CONFIDENTIAL FW: NGB\$50 [SEC=UNCLASSIFIED]

Hi James,

I should have copied you in on this email.

Regards,
Chris

From: AYLMER, Chris
Sent: Tuesday, 22 January 2019 12:31 PM
To: BOULTON, Lindsay; HOPE, Melissa
Subject: FW: CONFIDENTIAL FW: NGB\$50 [SEC=UNCLASSIFIED]

Hi Mel and Lindsay,

Did you get a copy from of the attached report?

Chris

From: [<mailto:> [@npal.com.au](mailto:)]
Sent: Monday, 14 January 2019 11:19 AM
To: MCPHEE, Michelle; JOHNSTON, Greg; MIDDLETON-JONES, Robert;
Cc: AYLMER, Chris;
Subject: CONFIDENTIAL FW: NGB\$50

* PGP Decrypted Message

Dear NPA Directors

As indicated in my email of 21 December (below) we have formally investigated the root cause of the NGB\$50 micro-text error.

Attached is our report.

My associated comments are:

1. The simplicity of the error adds to our collective frustration and disappointment
2. On the positive side, we had controls, we followed them, we had the evidence of following them – which I interpret that we do have a compliance mindset
3. On the negative side, the controls were obviously not adequate, and with hindsight, were always going to leave us exposed to the type of error committed. This makes me question our level of detailed consideration when thinking through our control procedures.
4. Please be assured we take this error very seriously and as an organisation are saddened to have disappointed our customer and owner. We believe we are a better organisation than this error would suggest, however we will use it to ensure we constantly review our risks and our controls – as we pride ourselves on producing high quality product that delights our customers.

We will schedule this issue for discussion at the Audit & Risk Committee and Board meetings in late February/early March.

If you have any questions in the meantime please do not hesitate to contact me.

Regards

From: [@npal.com.au](mailto:greg.johnston@npal.com.au)
Sent: Friday, 21 December 2018 10:56 AM
To: 'MCPHEE, Michelle' ; Middleton-Jones, Robert
JOHNSTON, Greg
Cc:
Subject: NGB\$50

Dear NPA Directors

I am extremely disappointed to advise of a spelling mistake in the micro text (on the shoulder of the Edith Cowan portrait) on the circulating NGB\$50 bank notes.

The mistake was discovered by a member of the public and sent into the Bank (yesterday).

The word responsibility is spelt incorrectly (a number of times)

As it is in the micro text the mistake is only visible under a magnifying glass.

The mistake does not impact the functionality of the notes in any way, nor the aesthetics (unless under magnification).

The advice from Note Issue is that the error will be corrected at the next most logical break in production.

Whilst not widely known I am advising you directly so that you do have the facts if it is brought to your attention.

I cannot express sincerely enough my disappointment, and my determination to build NPA to a position beyond such outcomes.

We are currently investigating how and when the mistake occurred, including why the review controls that do exist, did not prevent such from occurring.

Regards

Chief Executive Officer

A light blue world map is centered on the page. Overlaid on the map is a target graphic consisting of several concentric circles. The innermost circle is centered over Australia, and the outermost circle is centered over the Pacific Ocean. The text is overlaid on the map.

NGB \$50 Microtext Error Report

11 January 2019



Note Printing Australia

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NGB \$50 Microtext Error Report

1 Background

On the 21st of December 2018, NPA was informed that a member of the public had approached Note Issue with a query regarding a misspelling of the word “responsibility” in the microtext found on the serial number side (AKA Cowan side) of the newly released AU\$50. The error is circled in red in Figure 1.

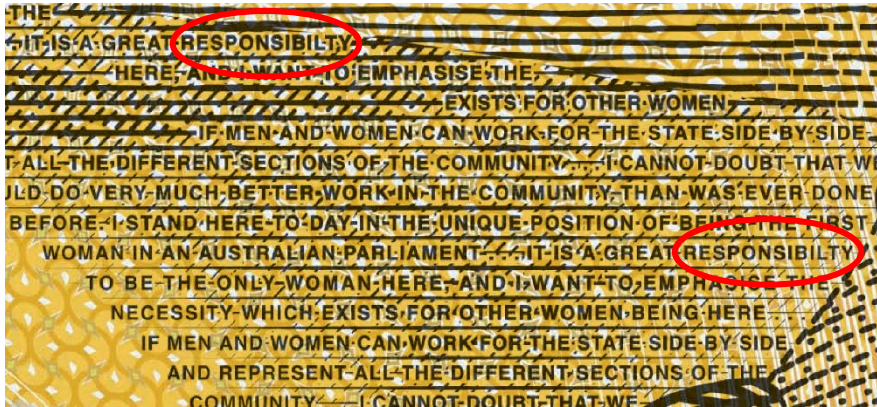


Figure 1 - Missing "i" in Cowan microtext block

Once informed, NPA undertook an investigation to understand root cause and the extent of the error. A high level timeline was established as well a brief overview of the art generation (origination) process.

This report details the process of originating artwork, illustrates the checks performed by NPA’s design team and identifies root cause. Corrective and preventive actions are proposed in order to mitigate the findings of the root cause investigation.

2 Origination Process

Designing the micro-text security feature for the intaglio printing process entails a series of steps starting from the reference material through to the translation into security artwork. The report will detail this design process for the NGB50 micro-text and also suggest recommendations for process improvement.

1. Micro-text reference material supplied by email; Appendix 2 – Intended microtext content communication (email – 21/12/16)
2. The editable text properties in the reference of the email cannot be imported (copy/pasted) into the security software used to generate production art The importance of maintaining the editable text properties is to allow the ability to fit and make adjustments to the text passage hence the text needs to be manually retyped (Figure 2) into .

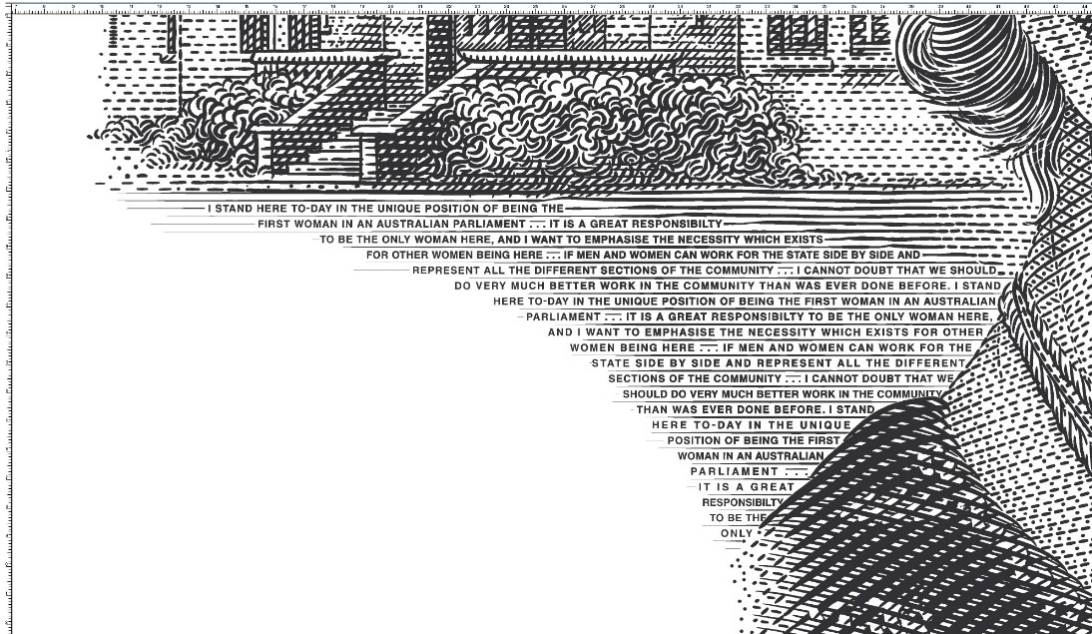


Figure 4 - Text converted to line-work and variable line width applied

3 Validation Process

Once the intaglio design file is complete, the micro-text is reviewed using high resolution film and also through an image based viewing software (Bitmap viewer) while referring to the design artwork inspection form - Appendix 3 - Design artwork Inspection form CP1: AU_50_PP_CP1_DAI_191216.pdf.

During the microtext checks, one designer will read aloud the intended text composition (as received from the customer), including punctuation and spacing. The other designer will check the order and presence of each word along with other characteristics such as the correct placement of punctuation, double word errors and ensure that words are not split across lines. The artwork review is done by the creator of the artwork and a minimum of one other designer.

Next, a high resolution hard copy of the final reviewed art is generated, endorsed by NPA management and provided to the customer (in this case Note Issue) for approval. Once approval is received, the final art is provided to pre-press and plate generation commences.

Finally, a proof print or master standard is generated and a hard copy of the digital art is used as a comparison during the checking process (NPA QA) and final sign off of the printed sheets (NPA and Note Issue signatories)

4 Root cause

Once the omission was discovered, NPA undertook an investigation to trace the source of the error and to establish a timeline of events. The timeline of origination, checks and print cycles is provided in Appendix 4 – Timeline.

4.1 Origination

The error was first introduced during the generation of the Microtext block on the Serial number side intaglio design for the capability trial phase (Dec 16 – Jan 17). During origination, text is transcribed letter by letter into the environment, along with spaces and punctuation. During this process, the final ‘i’ in the word “responsibility” was omitted. Once in place, the error was duplicated as the prose repeats through the microtext block. The error remained in place and undiscovered throughout SUT and all issuable material produced to date.

4.2 Checks

Following origination, NPA undertook an art review in accordance with standard procedures. During this review, many aspects of the origination artwork are checked both by the originating designer and a second, independent designer. On screen images and high resolution hard copy films are inspected and a checklist used to step through each aspect of the design. A copy of the “Design artwork inspection form” completed during this Capability Art inspection phase is provided in Appendix 3 - Design artwork Inspection form CP1: AU_50_PP_CP1_DAI_191216.pdf.

This is the first evidence of an independent check that failed to pick up the omission of the i.

Due to the nature of the checking method, it is highly likely that as the words were read aloud and then read on screen, the word itself was “sight read” and the mis-spelling overlooked. The principle of isolated word recognition¹, which is the reading of words without the need to identify every letter, is used unconsciously by the human brain to speed up the process of reading words and gaining meaning from them. A well known example of this effect is the ease with which words can still be read when their central letters are jumbled, for example: *Yuo cna porbalby raed tihs esaliy desptie teh msispeillgns.*

In this case, the misspellings are quite apparent but when just one letter is omitted, especially in and around letters of similar geometry, the brain can easily “fill in”. The “...ilit...” cluster in the word “responsibility” appears particularly susceptible to this effect so that the *l* and *t* can run together and the missing *i* have no discernible impact on the reading of the word.

Subsequent checks by the NPA design and quality teams and third parties during the design updates, print cycles and master standard sign offs that followed also failed to pick up the error. This further highlights isolated word recognition as a weakness in the established processes.

The conclusion of the investigation points to the introduction of the omission by human error. Furthermore, it identifies weakness in the checking processes that followed by focussing on the presence of words and punctuation and a failure to explicitly call out the spelling of words within check lists.

5 Corrective and preventive actions

Corrective and preventive actions are recommended based on the findings of the root cause investigation.

5.1 Corrective actions

1. The microtext block on the serial number side of the NGB \$50 design will be updated to include the correct spelling of the word “responsibility” in both instances where it occurs. The updated intaglio art will generate a new plate set to be used in the next production volume of AU\$50, currently scheduled to begin in March 2019.
2. The “Design artwork Inspection form” will be updated to include an explicit section on spelling, focusing on character presence, rather than whole words. Accompanying this checklist, will be an

¹ https://lincs.ed.gov/readingprofiles/MC_Word_Recognition.htm

additional process requiring that the text block (as it appears in the final art) to be printed out at XXX% scale and each letter, space and punctuation mark to be cross checked with the intended text using the dual control approach already in place.

3. The design artwork inspection form will also carry a screen shot copy of the intended text communication received from the customer
4. The updated art generated in step 1 will be checked using the updated inspection process from step 2, along with an additional check of any other microtext blocks on both sides of the note.
5. NI projects team are undertaking their own independent investigations and will publish an associated report. As this team is a close working partner in the NGB project, there is value in bringing together their report and NPA's, including a correlation of findings and mitigations. This should be undertaken as soon as both reports are finalised.

5.2 Preventive actions

Following the corrective actions taken to mitigate the omission in the current AU\$50 print, further actions will be considered and implemented where appropriate to prevent future occurrences.

1. Apply the updated microtext checking process to all future denominations (Domestic, export and passports)
2. Introduce an independent quality check stage into the origination process. The use of NPA Quality Control resource may be appropriate but separate reference and checks and balances would need to be established. Specifically, a process map or procedure detailing the checking method, source material and point at which the check should occur would be required. In support of this, a process of independently accessing and referencing the approved intended wording documentation should be developed.
3. Include high resolution hard copy enlargements of all microtext in digital art approval documents (internal and external)
4. Undertake a deeper review of the art checking process using FMEA techniques with a view to identifying any other gaps in the process, not yet understood.
5. Consider the utilisation of a professional copy editor for all text based outputs from NPA.

6 Appendices

6.1 Appendix 2 – Intended microtext content communication (email – 21/12/16)

From: "PORTER, Luke" <[redacted]>
Date: 21 December 2016 at 8:01:02 am AEDT
To: [redacted]@npal.com.au>, [redacted]@npal.com.au>
Cc: NI - NGB · [redacted]"LANGWASSER, Kristin" [redacted]
[redacted]@npal.com.au>, [redacted]@npal.com.au>
Subject: NGB50 Microtext Confirmation [SEC=UNCLASSIFIED]

* PGP Decrypted Message

Hi |

We have finalised the intaglio microtext for NGB50.

Please note that there is a space between each of the dots and between the dots and the words in the ellipses to indicate that there is text in the reference material that is not included here. We would like to see these spaces represented as much as clearly as possible though we do understand that the spacing between the words is subject to the overall space available. That use of spacing should also be applied to the Unaipon text.

Cowan:

I STAND HERE TO-DAY IN THE UNIQUE POSITION OF BEING THE FIRST WOMAN IN AN AUSTRALIAN PARLIAMENT . . . IT IS A GREAT RESPONSIBILITY TO BE THE ONLY WOMAN HERE, AND I WANT TO EMPHASISE THE NECESSITY WHICH EXISTS FOR OTHER WOMEN BEING HERE . . . IF MEN AND WOMEN CAN WORK FOR THE STATE SIDE BY SIDE AND REPRESENT ALL THE DIFFERENT SECTIONS OF THE COMMUNITY . . . I CANNOT DOUBT THAT WE SHOULD DO VERY MUCH BETTER WORK IN THE COMMUNITY THAN WAS EVER DONE BEFORE.

6.2 Appendix 3 - Design artwork Inspection form CP1: AU_50_PP_CP1_DAI_191216.pdf



AU_50_PP_CP1_DAI_19
1216.pdf



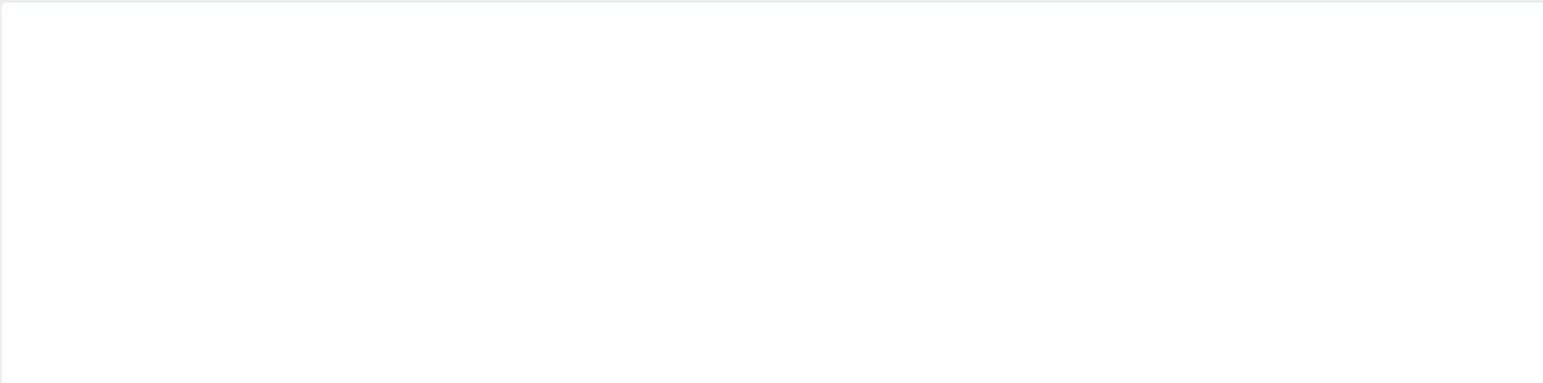
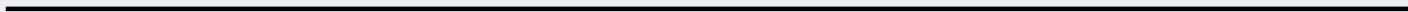
PROJECT

Job

Date

Creator

Creator



6.3 Appendix 4 – Timeline

Activity	Action	Compliance
Cycle: Newport Capability (CP1)		
RBA ART CHANGE	Receive microtext passage from RBA	email - 21/12/16. (Error not present)
NPA ART DESIGN	Microtext passage incorporated into back intaglio design for production	19/12/18 - Art No. 6586, change management. (Error present)
NPA ART REVIEW	Digital and hard copy film (Hi-Res) intaglio artwork inspected by designer and at a minimum one other.	Design artwork Inspection form CP1: AU_50_PP_CP1_DAI_191216.pdf. Art No. 6586
RBA ART REVIEW	Hard copy film (Hi-Res) intaglio artwork sent to RBA for review. Colour inkjet proofs of intaglio artwork sent to customer for review	Jan 17 Art No. 6586
NPA ART PREPRESS	Digital intaglio artwork forwarded to Prepress	Jan 17 - Art No. 6586
RBA ART APPROVAL	Colour inkjet proofs of intaglio artwork approved by RBA Hard copy film (Hi-Res) intaglio artwork approved by RBA	11/01/17 09/01/17
NPA ART DESIGN	NPA create 3 Versions of back intaglio portrait and narrative line weights for production based on artwork (<i>Art No. 6586</i>)	Art No. 6635, 6636, 6637 change management, 01/03/17
NPA ART REVIEW	Digital and hard copy film (Hi-Res) intaglio artwork inspected by designer and at a minimum one other.	Design artwork Inspection form CP1: AU_50_PP_CP1_DAI_080317.pdf Art No. 6635, 6636, 6637
NPA ART PREPRESS	Digital intaglio artwork forwarded to Prepress (<i>08/03/17</i>).	Art No. 6635, 6636, 6637
Cycle: Newport SUT		
RBA ART CHANGE	Receive feedback to change design treatment surrounding microtext	email - 01/05/17
NPA ART DESIGN	Microtext arrangement modified in back intaglio design for production	17/05/17 - Art No. 6733 change management
NPA ART REVIEW	Colour inkjet proof of intaglio artwork inspected by design department.	Art No. 6733
NPA ART REVIEW	Digital and hard copy film (Hi-Res) intaglio artwork inspected by designer and at a minimum one other.	Design artwork Inspection form CP1: AU_50_PP_SUT_DAI_240517.pdf. Art No. 6733
RBA ART REVIEW	Colour inkjet proofs of intaglio artwork sent to customer for review	06/06/17 - Art No. 6733
RBA ART APPROVAL	Colour inkjet proofs of intaglio artwork approved by RBA	14/06/17 - Art No. 6733
RBA ART CHANGE	Receive feedback to change design treatment surrounding microtext	email - 26/05/17

Activity	Action	Compliance
NPA ART DESIGN	Microtext arrangement modified in back intaglio design for production	31/05/17 - Art No. 6749 change management
NPA ART REVIEW	Colour inkjet proof of intaglio artwork inspected by design department	Art No. 6749
NPA ART REVIEW	Digital and hard copy film (Hi-Res) intaglio artwork inspected by designer and at a minimum one other.	Design artwork Inspection form CP1: AU_50_PP_DAI_270617.pdf. Art No. 6749
RBA ART REVIEW	Intaglio artwork reviewed.	
NPA ART PREPRESS	Digital intaglio artwork forwarded to Prepress	27/06/17 – Art no. 6749

To: NGB Steering Committee for Information

NGB50 MICROTTEXT ERROR

On 20 December 2018 a member of the public contacted the Bank asking if there was a deliberate error in the microtext on the NGB50. It was found that the word RESPONSIBILITY has been misspelt RESPONSIBILTY. The writing is not legible without the aid of magnification. It was not noticed through the trial process and was subsequently printed in all production runs of NGB50 to date. This note briefly discusses the error and the impact, and the corrective actions that will be taken by NPA and Note Issue to minimise the risk of a similar issue re-occurring.

Microtext error

The intaglio microtext on Cowan side has been misspelt, with RESPONSIBILITY spelt RESPONSIBILTY. The microtext is repeated three times in the intaglio. There were no other errors identified on banknotes in the NGB series.

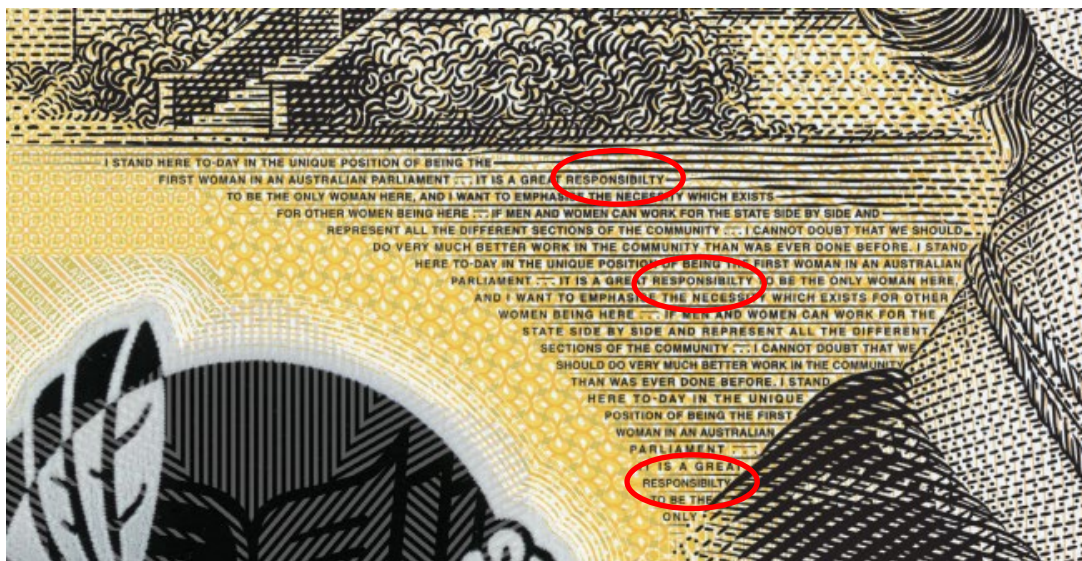


Figure 1: Microtext on Cowan side of NGB50

Development process

After the text was selected by the Steering Committee in late 2016 ([D16/478888](#)), Banknote Projects provided NPA with the selected text via email with the correct spelling ([D17/48118](#)). The graphical software package used by NPA has no copy-paste mechanism and no spelling or grammar check. The text was manually typed in and misspelt at this point. The text was reviewed by NPA as a part of their standard processes, however, the error was not picked up at this point.

The design – with the misspelling – was used for the capability trial in early 2017. At the end of the trial, all aspects including the microtext were inspected closely by NPA, Banknote Projects and Banknote Quality, however, all three groups failed to pick up the spelling error. The design, with the error, therefore progressed through to the scale up trial, which produces issuable material, and then on to production.

Impact

Overall, the functionality of the banknote is unchanged. The error is not legible without the aid of magnification, but in addition to the banknote itself, the microtext is more clearly shown on the banknote microsite¹ and in the RBA museum on the touchscreens.

1 <https://banknotes.rba.gov.au/banknote-features/#-new-fifty-flipped-microprint>

The error has been highlighted to the Bank by a small number of members of the public, however, to date there has been no mention of the error in the media. It is likely that if the media does choose to report on the error, there would be some minor reputational damage.

As of 5 February, there are 480 million NGB50s printed or in the final process of being printed that will have this error. Of these, 46 mpcs have been issued into public circulation (current circulation for the \$50 banknote is 771 mpcs).

Public response by Bank

In the instances where the public has provided feedback / questioned the spelling, the Bank has responded by confirming there was an unintentional misspelling of the word, letting them know that it will be corrected at the first available opportunity, and thanked the person for their assistance.

The development of an issues brief covering potential responses should there be media coverage is being finalised.

NPA / Note Issue corrective actions

Existing NGB50 banknotes

Given the error is a misspelling of a word on the banknote, there is no action that can be taken to correct it either on the banknotes already printed or in the process of being printed by NPA, apart from destroying and reprinting. The financial and scheduling costs of this option would be enormous and therefore have not been considered. The batches of banknotes produced with the error can be traced in the Banknote Control System (BCS), which will provide some flexibility in terms of issuance order should there be a decision to prioritise a revised version over the existing banknotes.

Next NGB50 production run

NPA and NI are in the process of making the changes to the design and plates with the correction for the next order of banknotes. The current schedule delivers a run of 220 million NGB50's between November 2019 and March 2020.

Process improvements

In addition to the correction to the error, NPA and NI are working through the opportunities for process improvements to minimise the risk of a similar error occurring again. Areas under discussion include:

- Specific detailed sign off process for all microtext
- High resolution hard copy enlargements of microtext for formal approval
- Utilise a professional copy editor for all text based inputs

Other considerations

- There are precedents with other banks having misspelt microtext. In some cases they have chosen to claim it was deliberate (which may be true), and other cases where they have accepted responsibility.
- All other factors given, when NGB50 reaches "full saturation", for an extended period of time approximately half of all \$50 banknotes will contain the error.
- The risk of confusion is deemed minimal and thus there is no need for formal explanation on the Bank's website as we provide for portrait names that are added to banknotes printed from 2002.²
- The Bank will need to change the banknote microsite and the RBA Museum touch screen.

² <https://banknotes.rba.gov.au/questions-and-answers/checking-banknotes/>

Summary of key points

- An error in the microtext on the Cowan side of the NGB50 has been printed, affecting approximately 480 million banknotes.
- The Bank was notified of the error by a member of the public.
- The functionality of the banknote is unchanged
- The error on the banknote is only noticeable with the aid of magnification.
- The significant volume of banknotes involved means the option of either destroying or not issuing the affected banknotes would incur significant costs.
- NPA and Note Issue are working through a timeline to ensure the next production run of NGB50 does not contain the error without affecting the overall timelines.
- NPA and Note Issue are collaborating on process improvement options to minimise the risk of a similar issue re-occurring.

Banknote Strategy and Engagement
21 February 2019

From: PORTER, Luke
Sent: Wednesday, 6 March 2019 3:09 PM
To: HOPE, Melissa
Cc: LANGWASSER, Kristin; GIOKARIS, Peter
Subject: NGB50 artwork - signature and microtext upgrade recommendation
[SEC=UNCLASSIFIED]

Hi Mel

Thanks for signing off on the NGB50 artwork. As discussed, the team reviewed the artwork for NGB50 which includes the new signature block and microtext correction, and a recommendation note was prepared outlining the background to the changes and review process: [D19/69599](#)

Let me know if you have any further questions on the process.

Regards
Luke



MEMORANDUM

To: Melissa Hope
Note Issue Department

Date: 6 March 2019

From: Note Issue Department

NGB50 Artwork Submission

This memorandum recommends approving the artwork submission for the next NGB50 production run, due for certification in December 2019.

Background

A change in the Secretary to the Treasury and hence a change in the signature block, along with a correction to the misspelling of “RESPONSIBILITY” in the microtext has necessitated a new round of artwork to be approved.

Design Amendments

NPA have provided the artwork ([D19/70057](#)) that will be used in the next NGB50 production run.

- In the signature block, Philip Gaetjens’ signature has replaced that of John Fraser.
- Microtext on the Cowan side has had a typo corrected – “RESPONSIBILITY” ([D19/70066](#)) was previously spelled “RESPONSIBLTY”, missing the final I between the L and T.

Reviews

Banknote Production has reviewed the designs, including an extensive re-review of the microtext and have no concerns. More specifically, microtext, on both sides, was dictated letter by letter to a scribe which was then compared electronically to the approved text ([D16/478888](#)).

Next Steps

The artwork submission has been signed by _____ (NPA) and _____ and is awaiting sign off from the Bank.

Printing is due to commence in October 2019.

Recommendation

It is recommended that the latest NGB50 artwork submission be approved by Mel Hope on behalf of the bank.

Banknote Strategy and Engagement
Note Issue Department

From: HOLLOWAY, James
Sent: Thursday, 9 May 2019 9:38 AM
To: PORTER, Luke
Cc: HOPE, Melissa
Subject: RE: NGB\$50 Micro text Issue [SEC=UNCLASSIFIED]

Thanks, Luke – good to know Amanda is on it.

From: PORTER, Luke
Sent: Thursday, 9 May 2019 9:36 AM
To: MARTZ, Amanda
Cc: HOLLOWAY, James ; EVANS, Amanda ; LANGWASSER, Kristin
Subject: RE: NGB\$50 Micro text Issue [SEC=UNCLASSIFIED]

Good luck... let me know if you need anything from us (have included James etc so they know you have it in hand).

Cheers

From: PORTER, Luke
Sent: Thursday, 9 May 2019 9:34 AM
To: MARTZ, Amanda
Subject: RE: NGB\$50 Micro text Issue [SEC=UNCLASSIFIED]

About 420mpcs (or over half the total #50s in circ). We are starting the next print later this year. We haven't decided if we would prioritise one print run over the other.

It was human error.

From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 9:30 AM
To: PORTER, Luke
Subject: Re: NGB\$50 Micro text Issue [SEC=UNCLASSIFIED]

Thanks- wish I'd done that issue brief now. I'll pull one together this morning.

Are you able to tell me how many have been printed with the error and when we will do the next print run when it will be corrected. Also, did we ever get to a conclusion how it happened so I can work out what we might say there.

Amanda

Sent from my iPhone

On 9 May 2019, at 9:03 am, PORTER, Luke wrote:

Hi AmandaM

Heads up...

Luke

From: [@npal.com.au](mailto:)
Sent: Thursday, 9 May 2019 8:54 AM
To: LANGWASSER, Kristin ; PORTER, Luke ; EVANS, Amanda
Subject: Fwd: NGB\$50 Micro text Issue

* PGP Decrypted Message

FYI and please pass to media office

Thanks

Sent from my iPhone

Commercial Manager

**Note
Printing
Australia
Limited**

A subsidiary
of the
Reserve
Bank of
Australia

1-9 Potter
Street | PO
Box 2100
Craigieburn
Victoria 3064
Australia

Begin forwarded message:

From: [@npal.com.au](mailto:)>
Date: 9 May 2019 at 8:31:05 am AEST
To: [@npal.com.au](mailto:)>,
[@npal.com.au](mailto:)>, [@npal.com.au](mailto:)>
Cc: [@npal.com.au](mailto:)>, [@npal.com.au](mailto:)>,
[@npal.com.au](mailto:)>, [@npal.com.au](mailto:)>,
[@npal.com.au](mailto:)>, [@npal.com.au](mailto:)>,
[@npal.com.au](mailto:)>, [@npal.com.au](mailto:)>
Subject: NGB\$50 Micro text Issue

Folks

It appears somebody couldn't resist the urge to publicly announce the error with the NGB\$50 micro text error – by ringing radio station Triple M in Melbourne this morning.

I didn't hear it live, but apparently a good friend of one of our printers.

Should the media want to run with it – any and all enquiries to be referred to RBA Media office.

– please give Kristin and perhaps the Media office a heads up.

Many thanks

Chief Executive Officer

Corporate

—
Please consider the environment before printing this email.

From: DE LOS MOZOS, Mitchel
Sent: Thursday, 9 May 2019 9:57 AM
To: NI Media Enquiries; HOPE, Melissa
Cc: HITCHEN, Judy; MARTZ, Amanda; CHUA, Ian; AYLMER, Chris
Subject: Statement about the \$50 note [SEC=UNCLASSIFIED]

NI

We plan on sending the following statement to all media outlets in the next 10 minutes. It has been approved by Judy Hitchen and Chris Aylmer.

Statement from an RBA spokesperson: 'We are aware of it and the spelling will be corrected at the next print run.'

Regards

Mitchel

Mitchel De Los Mozos | Media and Communications
RESERVE BANK OF AUSTRALIA | 65 Martin Place, Sydney NSW 2000
| w: www.rba.gov.au

From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 10:59 AM
To: SD - Media and Communications
Subject: New \$50 microprint error [SEC=UNCLASSIFIED]

Morning everyone

Here is the basic statement we have been providing the media: the Reserve Bank of Australia is aware of it and the spelling will be corrected at the next print run.

You can use this if you get any enquiries. For any additional questions, please ask them to send it in writing.

I am preparing an issue brief that will cover off various potential questions and once that's approved we can use it as needed.

Amanda

From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 12:30 PM
To: VITALI, Helen
Subject: RE: \$50 microprint issue brief [SEC=UNCLASSIFIED]

Thanks Helen. I have just spoken to him. Hopefully we can avoid any interviews but I'll definitely keep you in the loop

From: VITALI, Helen
Sent: Thursday, 9 May 2019 12:23 PM
To: MARTZ, Amanda
Subject: RE: \$50 microprint issue brief [SEC=UNCLASSIFIED]

Hi Amanda

FYI, Lindsay is attending an external luncheon today. He said if any media requests come in regarding this matter to let him know. Can you please copy me in on any of these requests.

Thank you.

Helen Vitali | Executive Assistant to Lindsay Boulton, Assistant Governor - Business Services Group
 RESERVE BANK OF AUSTRALIA | 65 Martin Place, Sydney NSW 2000
 | m: | w: www.rba.gov.au



From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 11:59 AM
To: BOULTON, Lindsay ; HOPE, Melissa ; HITCHEN, Judy
 ; AYLMEER, Chris
Cc: LANGWASSER, Kristin ; PORTER, Luke ; EVANS, Amanda
Subject: \$50 microprint issue brief [SEC=UNCLASSIFIED]

Hi all

Media enquiries about the typo on the new \$50 are still coming in. All will initially be provided this response: The Reserve Bank of Australia is aware of it and the spelling will be corrected at the next print run.

That said, there are some who have additional and follow up questions. I thought the best way to manage these was to put together a quick issue brief with the key anticipated questions for approval, which we can then use as required. The issue brief is here: [D19/141344](#).

Please let me know any comments/suggestions as soon as possible so we can move on responding to the follow up questions.

Amanda

ISSUE BRIEF – NEW \$50 MICROPRINT ERROR

The new \$50 banknote, which was released into circulation from October 2018 contains a spelling error in the microprint. In the excerpt of Edith Cowan’s maiden parliamentary speech, the word ‘responsibility’ is misspelled multiple times. The Bank is aware of the issue and has plans in place to correct the spelling at the next print run. The signature block will also be updated at that time. There is a risk this will result in negative media coverage, which could affect the Bank’s reputation.

The following brief outlines the level of risk and appropriate response should the issue arise.

Topic	Manage media attention regarding spelling error in the microprint on the new \$50
Issue owner	Melissa Hope, Head of NI
Communication lead	Amanda Martz, SD Media and Communications
Internal stakeholders	NI Banknote Production, NI Banknote Planning and Partnerships, SD Media and Communications
External stakeholders	Media; collectors; general public
Media spokesperson(s)	<ul style="list-style-type: none"> • Lindsay Boulton • Melissa Hope • James Holloway
Statement	The Reserve Bank of Australia is aware of it and the spelling will be corrected at the next print run.
Recommended action	<p>For immediate action:</p> <ul style="list-style-type: none"> • Monitor the system – social media, enquiries and industry engagement. <p>In preparation:</p> <ul style="list-style-type: none"> • Ensure internal stakeholders are aware of issue and prepped for response if required. • Monitor the system – social media, enquiries and industry engagement. <p>If issue arises:</p> <ul style="list-style-type: none"> • Issue statement • Manage follow up questions as required.
What is the level of public interest/knowledge of the issue?	<p>Medium – general public currently has low awareness but is likely to be interested, particularly whether it affects legal tender status of the banknotes and whether they are valuable as a collector’s item. The issue may also raise questions about the quality control processes associated with the production of banknotes.</p> <p>Special interest groups such as the numismatic community, however, would have high interest and awareness of the issue.</p>
Who does the issue impact? Why?	<p><u>RBA</u> – MEDIUM RISK. Reputation at risk. Reduced confidence in attention to detail.</p> <p><u>Industry</u> – LOW RISK. Reduced confidence in RBA.</p> <p><u>Public</u> – LOW-MEDIUM RISK. Reduced confidence in RBA.</p> <p><u>Special interest groups (numismatic community)</u> – MEDIUM RISK. Questions around higher collector value. May lead to greater demand for banknotes over-the-counter.</p>
Key Messages	<ul style="list-style-type: none"> • The Reserve Bank is aware of this and the spelling will be corrected at the next print run. • These banknotes are legal tender and can continue to be used.
Q&A	<p>Q: Does the error affect the legal tender status?</p> <p>A: These banknotes are legal tender and can continue to be used as normal. It does not</p>

affect their validity and functionality in any way.

Q. How did the error occur?

A: It was a result of human error. As a result of it, we have reviewed our processes to remove the likelihood of such an error occurring in the future.

Q. Whose fault was this? Who is to blame? RBA or NPA?

A: *[do not place blame or fault on any company/individual]* It was a result of human error. As a result of it, we have reviewed our processes to remove the likelihood of such an error occurring in the future. It is important to remember that it does not affect the validity and functionality of the banknote and will be corrected at the next print run.

Q: Did you quality assurance processes fail?

A: The process of designing and printing a banknote is complex and iterative. We have strict quality assurance processes but like any manufacturing process errors can occur. We have reviewed our processes to remove the likelihood of such an error occurring in the future.

It is important to remember that this does not affect the banknotes' validity and functionality – they are legal tender – and we will correct the spelling during the next print run.

Q: How many affected banknotes are in circulation?

A: There are around 46 million new \$50s in circulation.

Q: How many affected banknotes have been printed?

A: We have printed around 400 million \$50 banknotes with this error on it.

Q: Did this affect more than one print run When did you stop printing the banknotes with the error?

A: The affected banknotes were printed during the first production run, which has been completed.

Q: When will you fix this? When are the new banknotes being printed and when will they be issued?

A: The next print run will commence around the middle of the year. It is the first print run of the \$50 banknote we have done since the error was detected. The spelling error will be corrected as part of that print run. These banknotes will be ready to be released into circulation around the end of the year.

Q: Will you recall/withdraw the affected banknotes?

A: The new \$50 banknotes will not be withdrawn or recalled. This does not affect the legal tender status of the banknotes.

Q: Will you go back to issuing the old design?

A: We will continue to issue the new \$50 as required. The purpose of the upgrade was to increase security to protect the banknotes from counterfeiting. The security benefit of the new banknotes is unaffected by this error.

Q: What will happen with the other banknotes that are already printed? Will you still issue them or destroy them? How much would that cost?

A: These banknotes are still functional and are legal tender. We will continue to issue the new \$50 banknotes as required and they will remain in circulation until they reach their normal end-of-life.

Q: How much is it costing to fix this issue?

A: The error is being corrected as part of a normal print run so there is no additional cost. We are not withdrawing or recalling banknotes with the spelling error. They will remain in circulation until they reach their normal end-of-life.

Q: Are these banknotes worth more as a collector's item?

A: The Reserve Bank only recognises the face value of banknotes. We do not provide

	<p>opinions on the market value of old, rare or misprinted banknotes.</p> <p>Q: How and when did the Reserve Bank become aware of the error?</p> <p>A: The issue was brought to our attention in December by a member of the public. The error will be fixed during the first print run of \$50 we have had since the error was detected. We have reviewed our processes to remove the likelihood of such an error occurring in the future.</p> <p>Q: How much did it cost to make the new \$50 banknote?</p> <p>A: The total investment of the upgrade project is \$37 million for all five denominations over 12 years. This includes all of the research and development, design, consultation, trials and testing and public awareness program</p> <p>Specific banknote production costs are confidential.</p>
Additional information	
Approved/finalised	<p>Melissa Hope, Head of NI</p> <p>9 May 2019</p>

Prepared by:

Amanda Martz
 Manager
 Media and Communications
 Secretary's Department
 9 May 2019

From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 3:35 PM
To: HOPE, Melissa
Cc: BOULTON, Lindsay
Subject: RE: Mint - media engagement [SEC=UNCLASSIFIED]

Ok, leave it with me

From: HOPE, Melissa
Sent: Thursday, 9 May 2019 3:32 PM
To: MARTZ, Amanda
Cc: BOULTON, Lindsay
Subject: Re: Mint - media engagement [SEC=UNCLASSIFIED]

Hi Amanda

I think it would be better for the RBA Media Office to Contact the Mint Media Office on this issue to get a quick result

Sent from my iPhone

On 9 May 2019, at 3:24 pm, MARTZ, Amanda wrote:

Hi Lindsay and Mel

We have just seen on Twitter than the Mint are going to be interviewed by Ben Fordham on 2GB about the microprint issue. I thought it might be good for one of you to get in touch with our colleagues at the Mint to suggest to them that this is not appropriate.

Amanda

From: HOPE, Melissa
Sent: Thursday, 9 May 2019 5:19 PM
To: MARTZ, Amanda; BOULTON, Lindsay
Cc: LANGWASSER, Kristin; HITCHEN, Judy
Subject: RE: Sharing issue brief with NPA [SEC=UNCLASSIFIED]

That's fine Amanda

From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 5:19 PM
To: HOPE, Melissa ; BOULTON, Lindsay
Cc: LANGWASSER, Kristin ; HITCHEN, Judy
Subject: Sharing issue brief with NPA [SEC=UNCLASSIFIED]

Hi Lindsay and Mel

I was talking to [redacted] at NPA just now about what they are planning in regard to customer communication and ensuring we align our messaging. I told [redacted] the general statement but wondered if you would be comfortable with me sending him the issue brief so he can see what responses we are willing to give.

Amanda

From: MARTZ, Amanda
Sent: Thursday, 9 May 2019 5:32 PM
To: HITCHEN, Judy
Cc: KUIPERS, Aimee
Subject: RE: All staff email [SEC=UNCLASSIFIED]

Sorry – here you go:

Q: Does the new \$50 banknote have a spelling mistake on it?

A: Some new \$50 banknotes contain a spelling error in the microprinted excerpt of Edith Cowan’s maiden parliamentary speech. These banknotes were printed in the first print run. The error is being corrected as part of the next print run.

Q: Does the spelling error on the new \$50 affect it’s legal tender status? Will the banknotes be withdrawn?

A: These banknotes are legal tender and can continue to be used as normal. It does not affect their validity and functionality in any way. They will not be withdrawn from circulation.

Q: When will you fix this?

A: The spelling error is being corrected at the next print run around the middle of the year. It is the first print run of the \$50 banknote we have done since the error was detected.

I’d propose these go under Q&A > New Banknote Series (<https://banknotes.rba.gov.au/questions-and-answers/new-banknote-series/>). We will need to update these later in the year.

Amanda

From: HITCHEN, Judy
Sent: Thursday, 9 May 2019 4:40 PM
To: MARTZ, Amanda
Cc: KUIPERS, Aimee
Subject: FW: All staff email [SEC=UNCLASSIFIED]

Can you send me the Q&A questions? I’ll then assemble a note you can send to Lindsay et al for approval.

From: KUIPERS, Aimee
Sent: Thursday, 9 May 2019 4:21 PM
To: HITCHEN, Judy
Cc: MARTZ, Amanda
Subject: All staff email [SEC=UNCLASSIFIED]

I’d suggest something as simple as the below:

A Q&A entitled ‘xxxx’ was published on the Bank’s website today. You can view the Q&A via the link below:

www.xxxxxx.gov.au

Communications Division

From: HOLLOWAY, James
Sent: Thursday, 9 May 2019 7:05 PM
To: FINLAY, Richard
Cc: HOPE, Melissa; BOULTON, Lindsay
Subject: \$50 Microtext

called to discuss this and whether anything needed to be done at their end. I reassured him that while mildly embarrassing it wasn't a problem beyond that.

Anyway, probably worth sending the BDA banks a short email explaining the situation - ie that it doesn't in anyway impinge on the functionality and that it can continue to be used etc.

James

Sent from my iPhone