



DESIGN THINKING FOR BANKNOTE DESIGNERS

THE SUCCESSFUL INTEGRATION OF KINEGRAM® SECURITY FEATURES

September 29, 2021

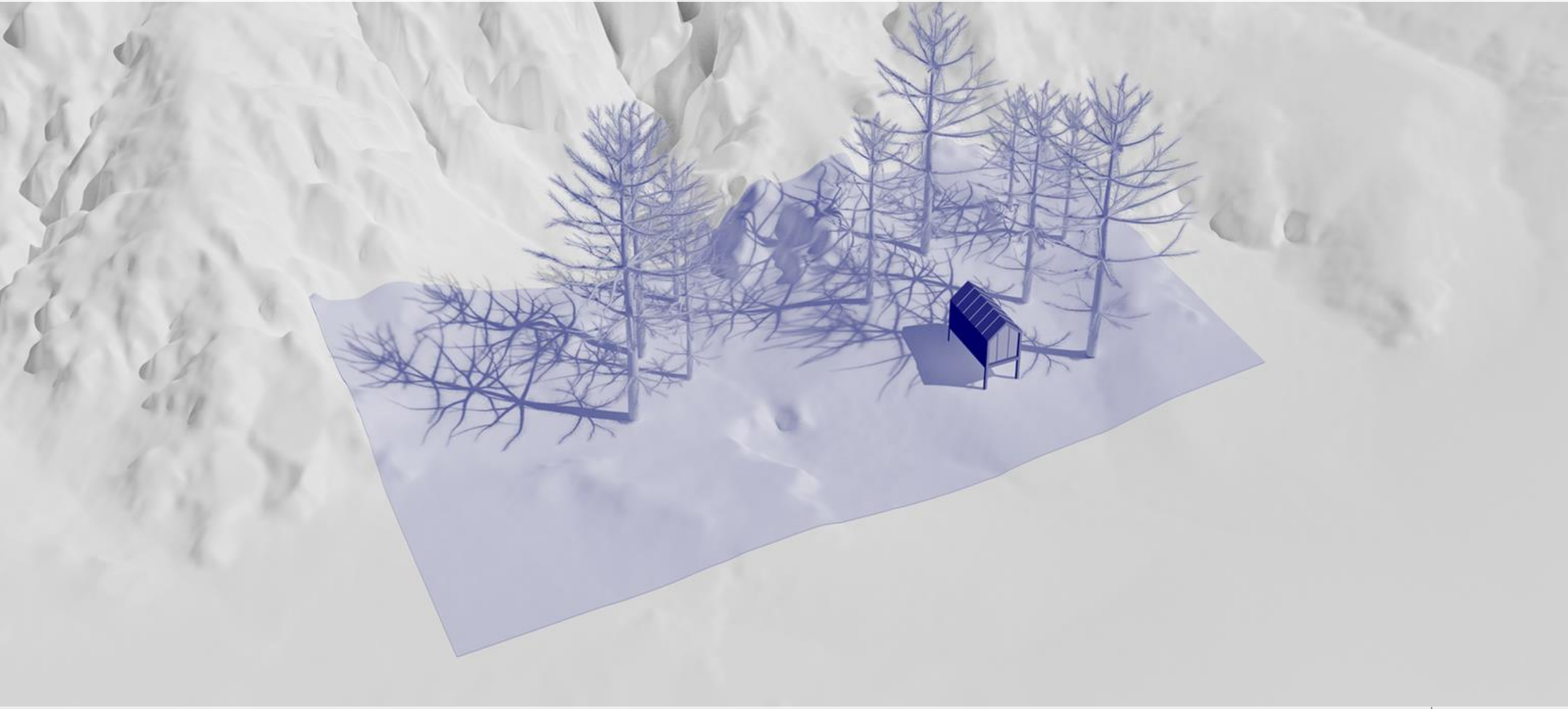
Welcome to KURZ



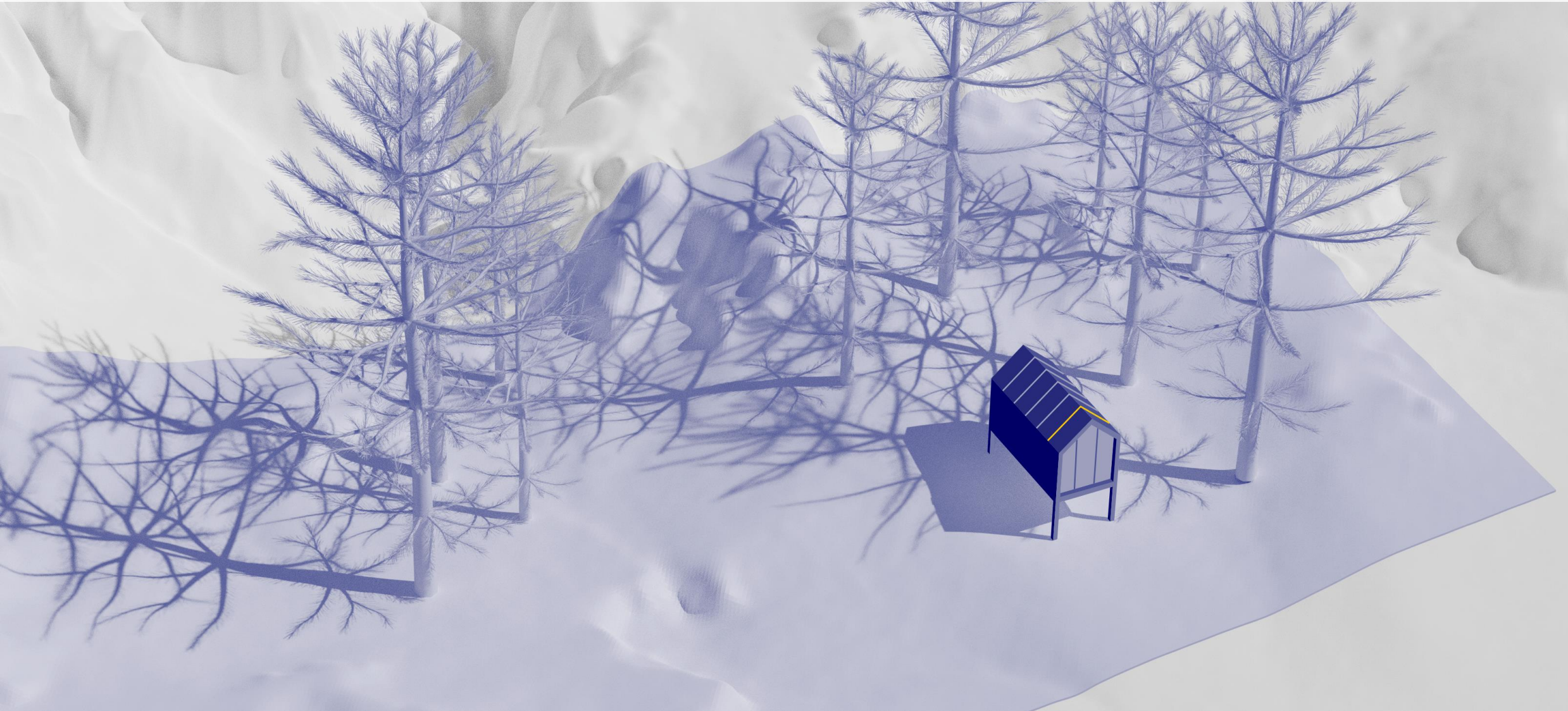
- **Family run business since 1899**
(5th generation)
- **Global leader in thin-film technology**
- **Supplies products for surface finishing, decoration, labelling and counterfeit protection**
- **Over 5,500 employees**
- **Global presence in more than 30 locations**
- **Manufactures in Europe, Asia and the USA**



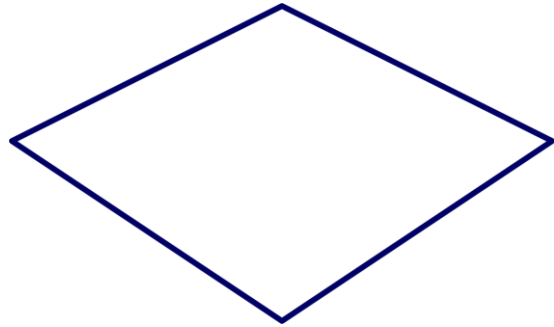
Imagine a Banknote as an Area of Land



Integration Banknote - KINEGRAM®

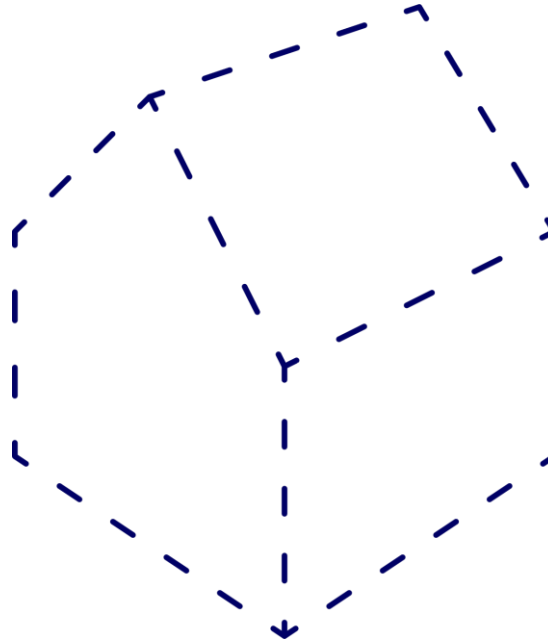


Integration Overview



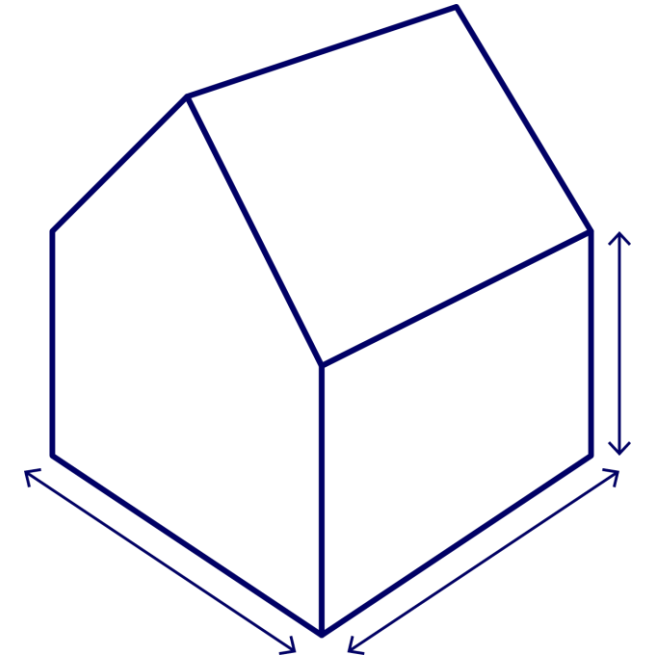
SITE

Application Types



VISION

Technologies

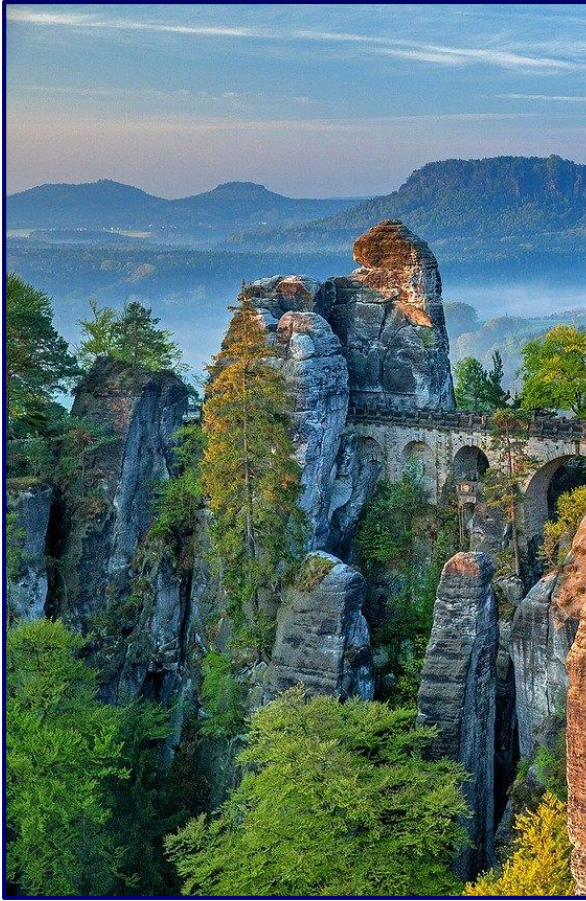


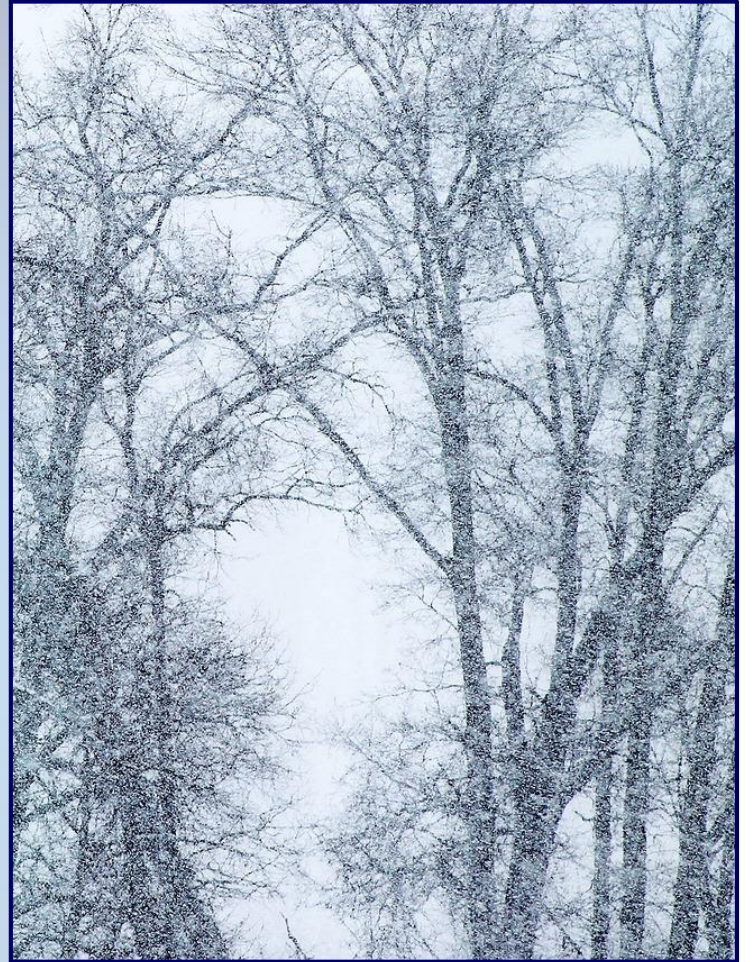
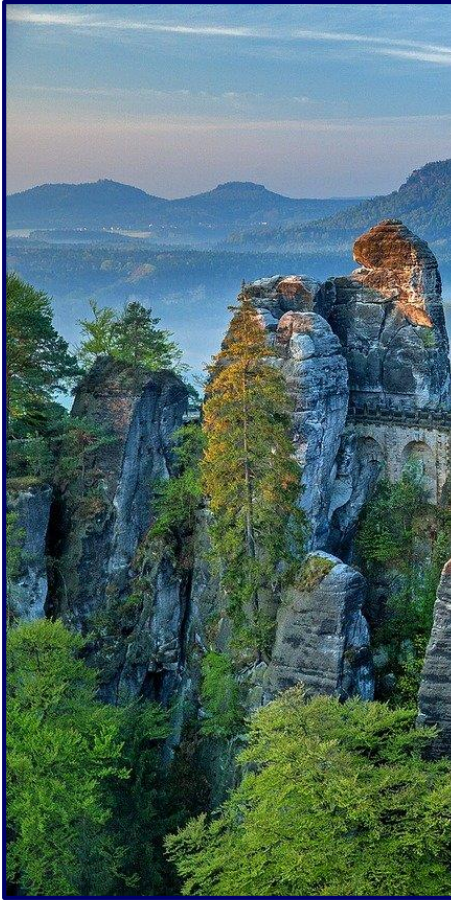
PLAN

Security Features / Effects

SITE







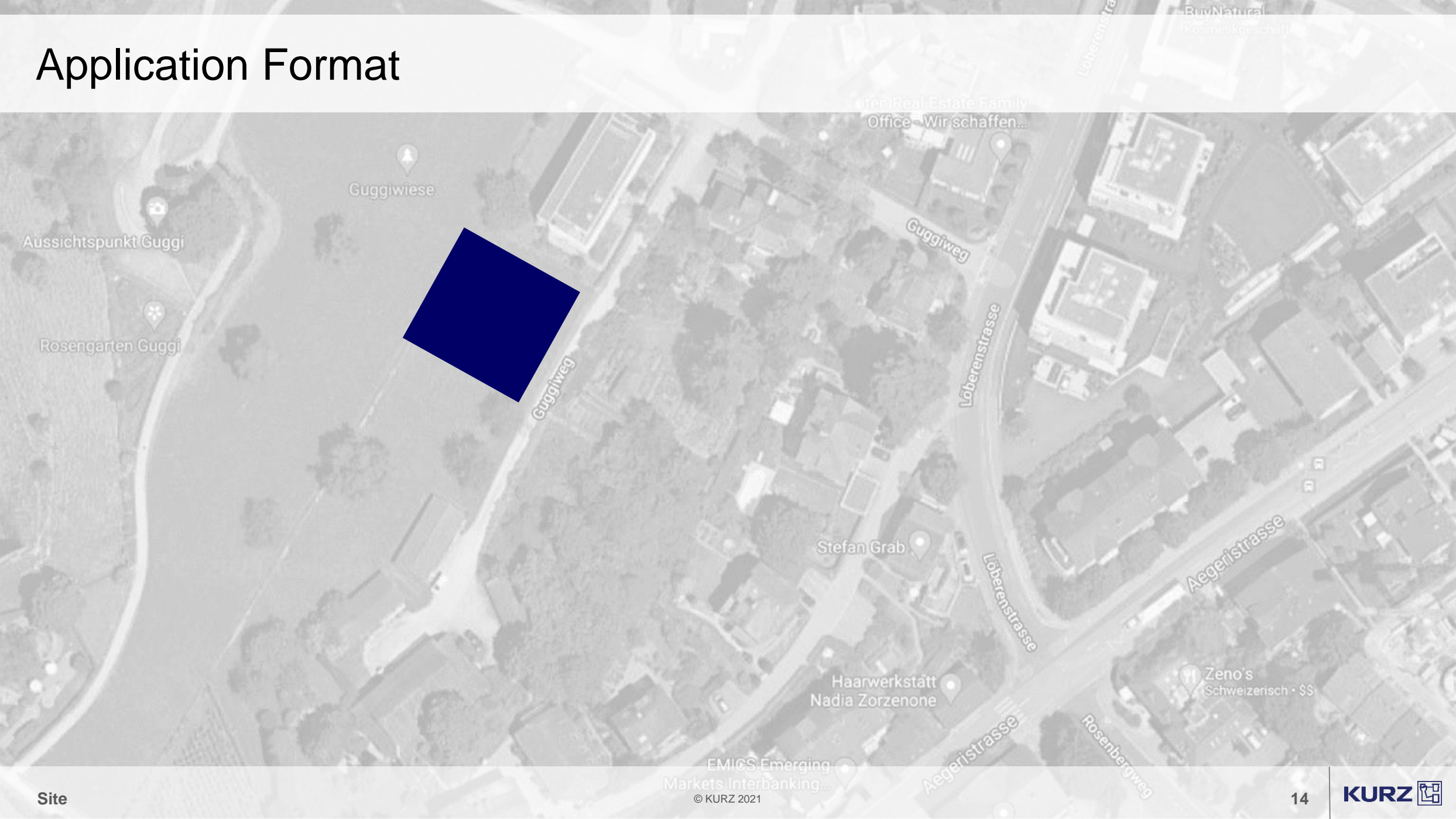




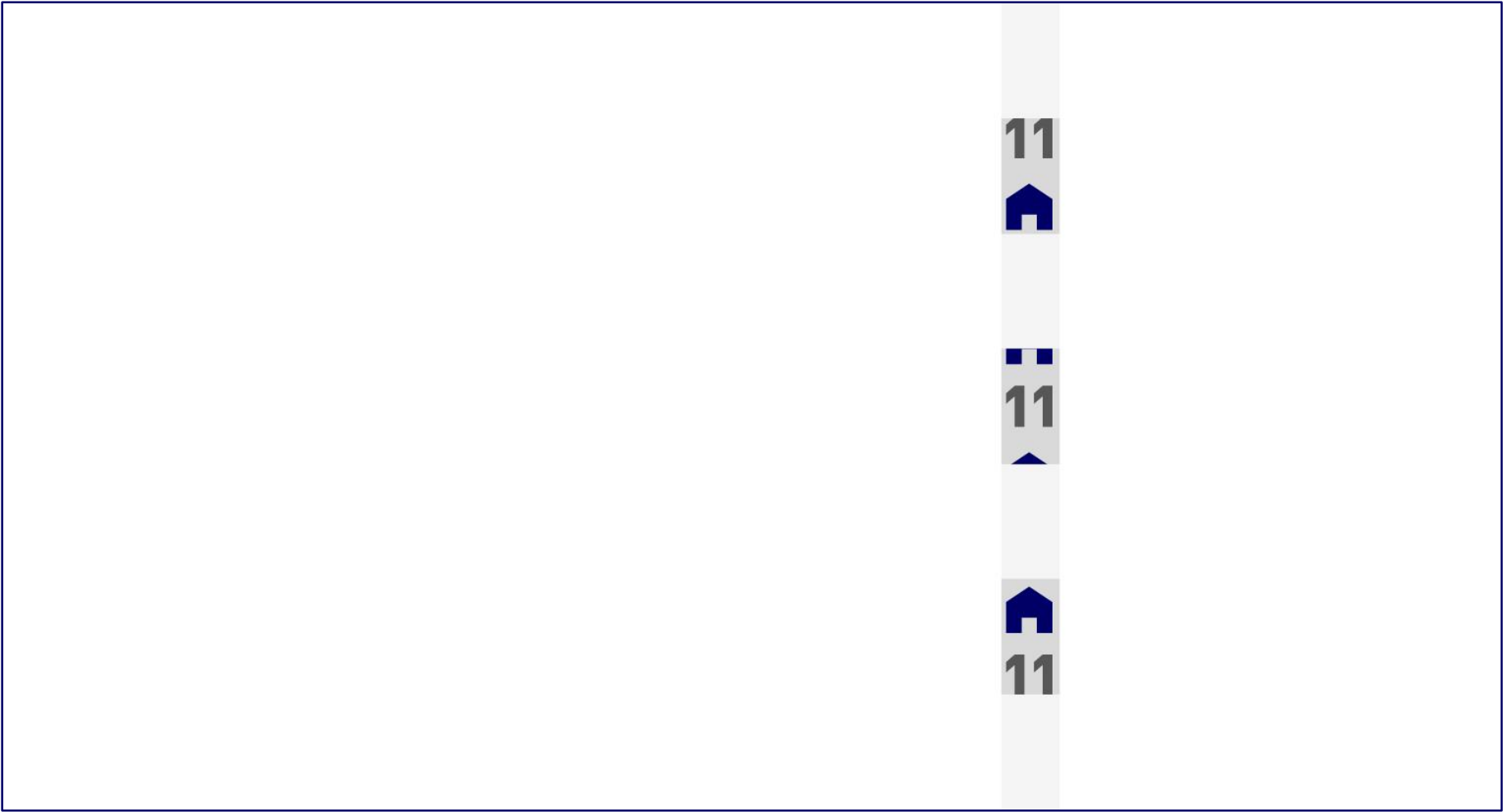


Good **integration** starts with
early and close **collaboration!**

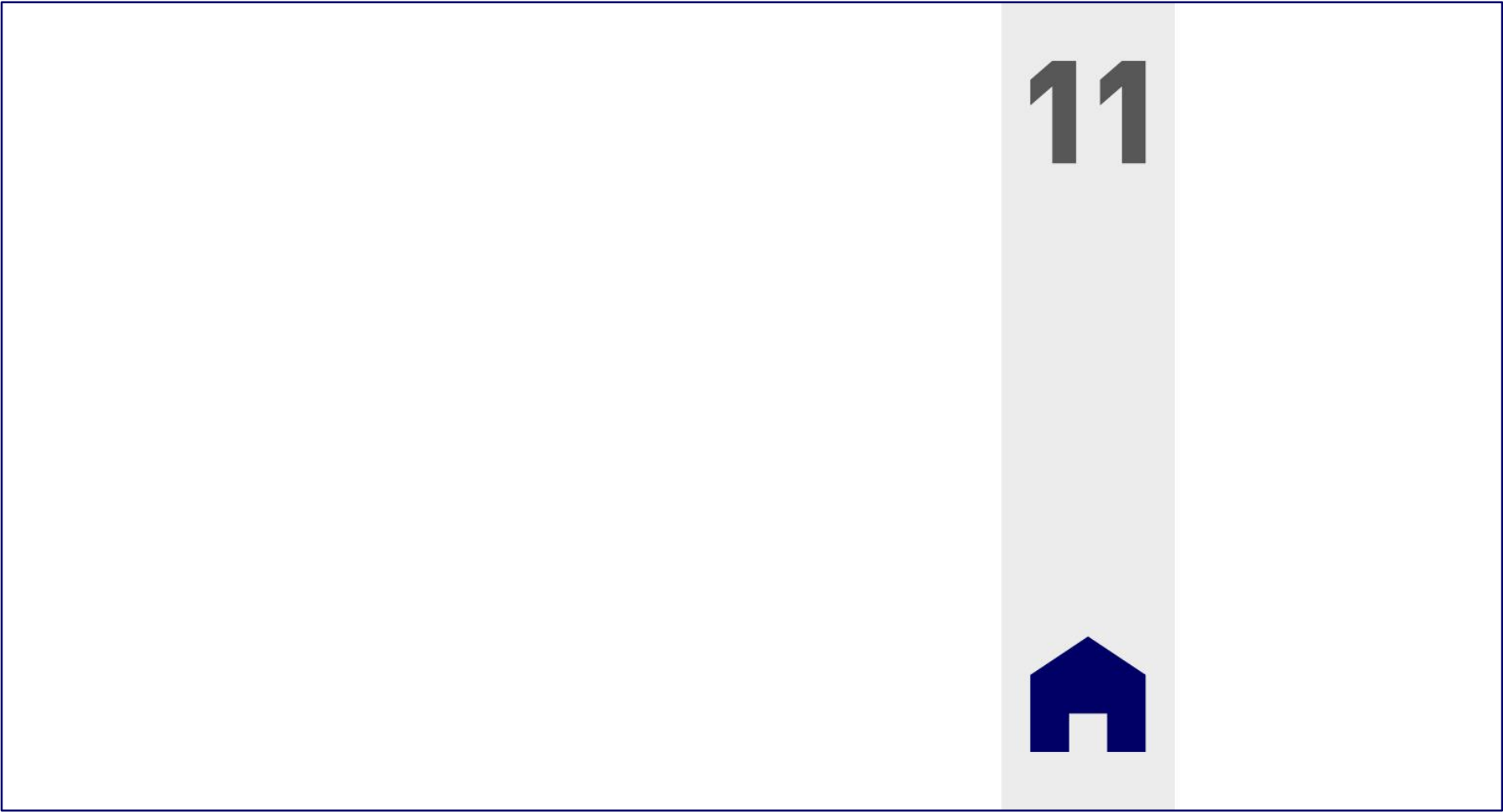
Application Format



Security Thread



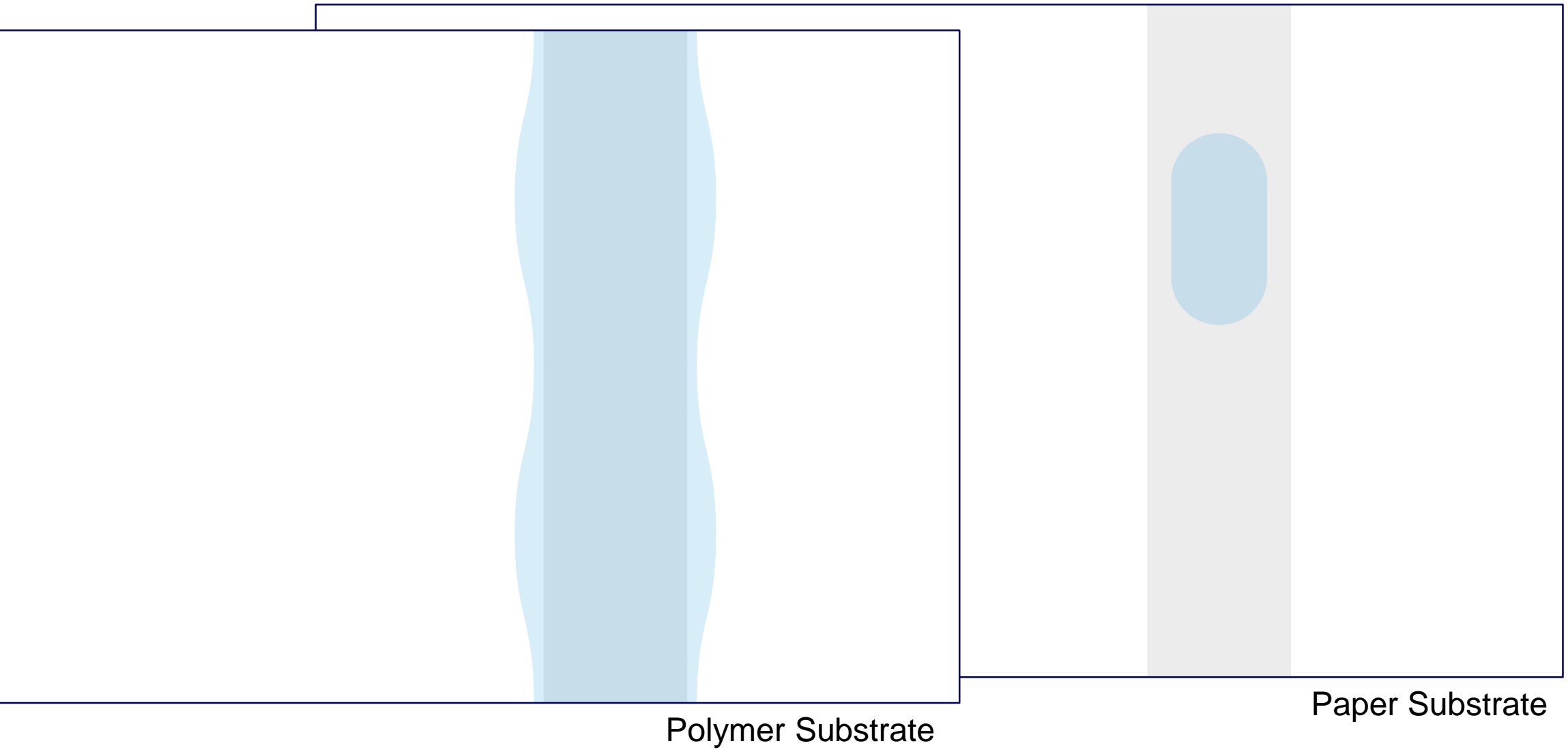
Registered Foil Stripe



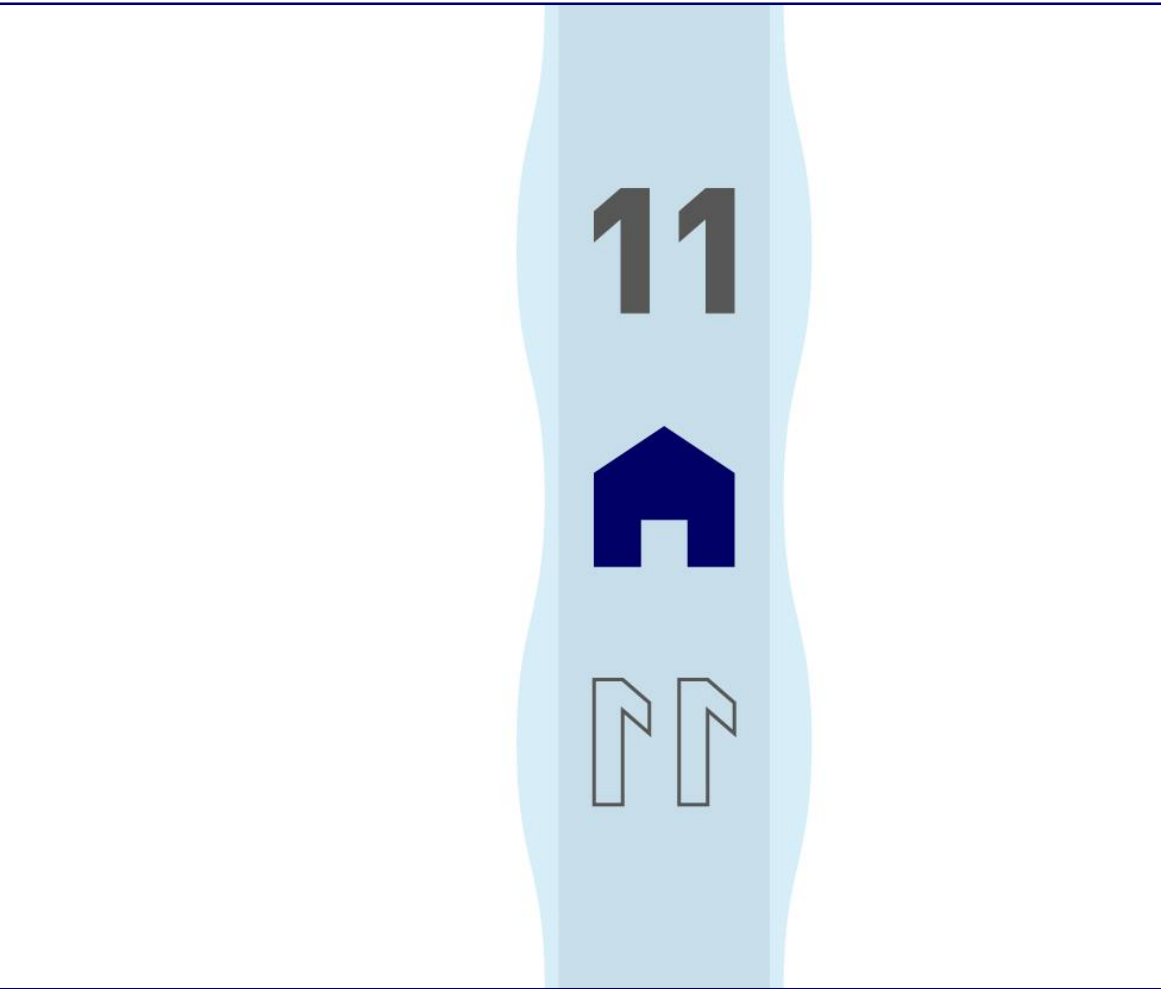
Foil Patch



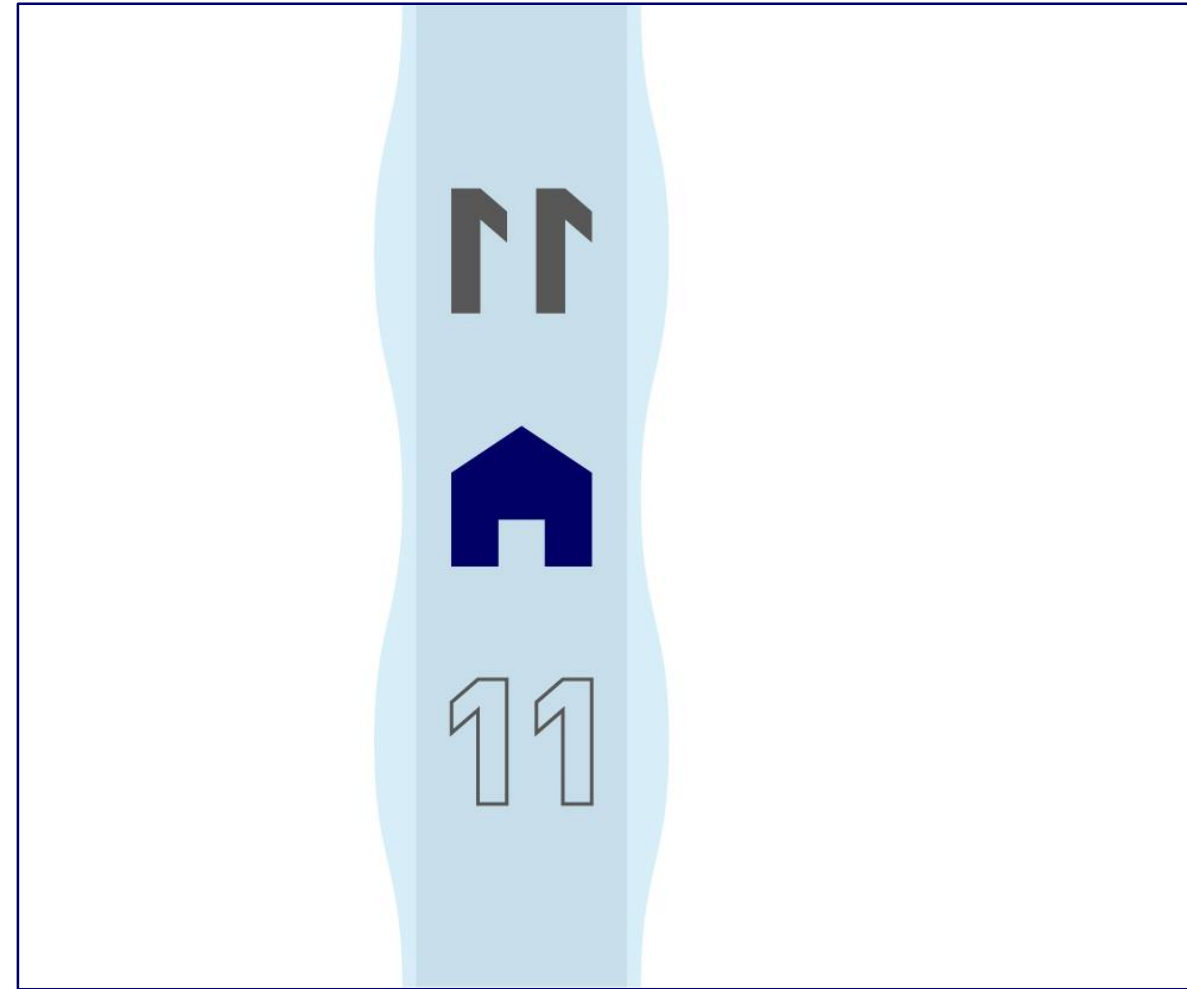
Window



Window in Polymer Substrate

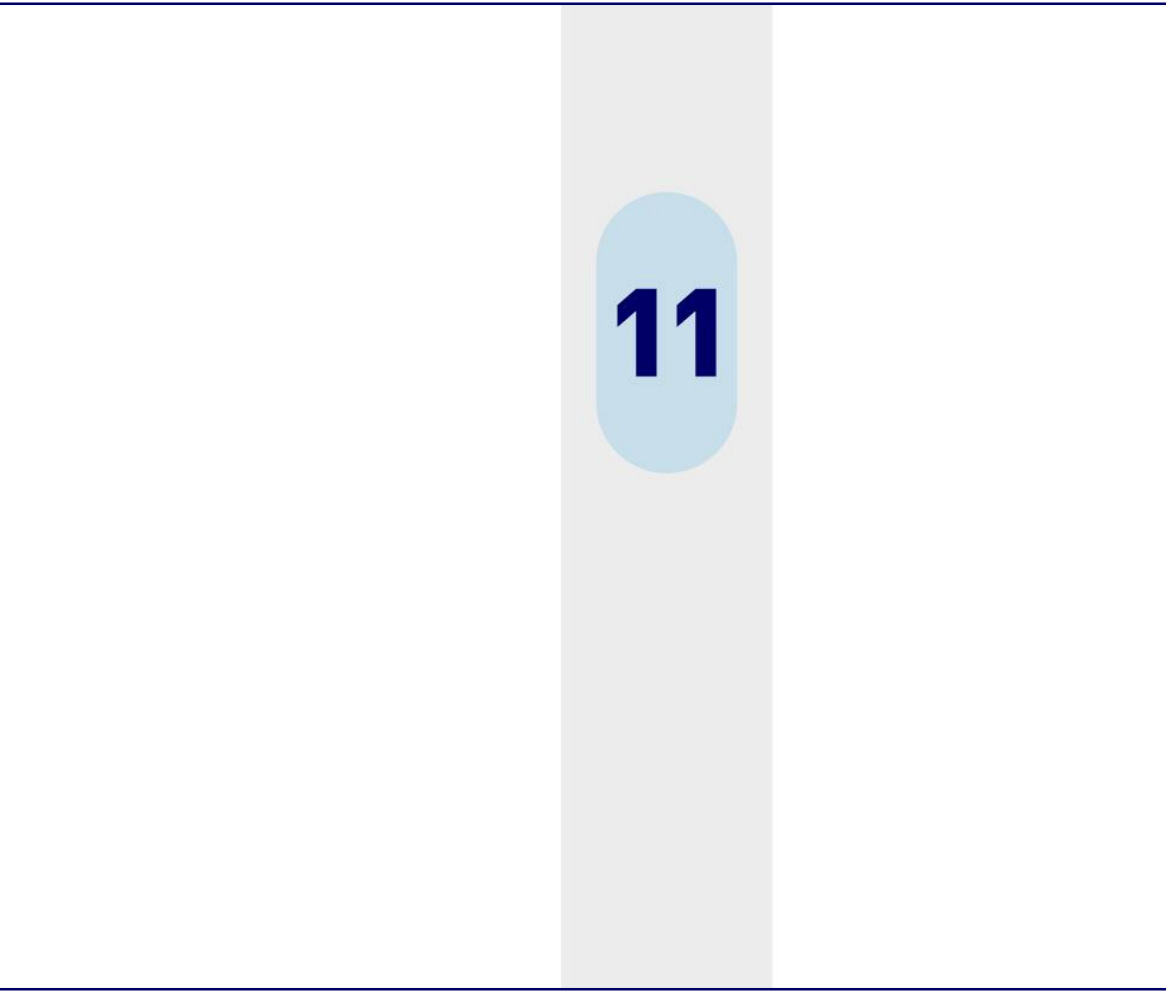


Front Side

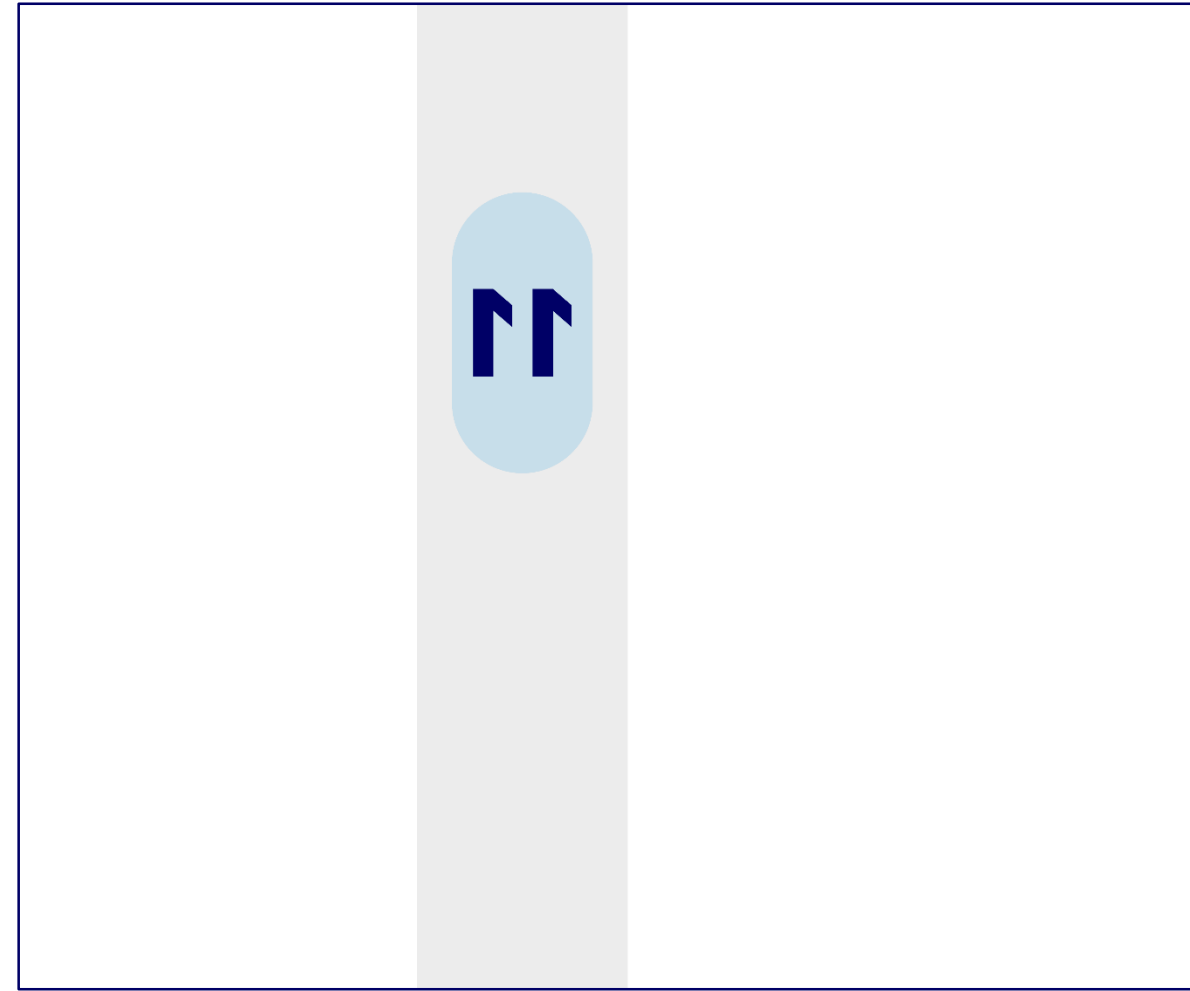


Reverse Side

Window in Paper Substrate



Front Side



Reverse Side

Window APL (Applied Patch Label)



Front Side



Reverse Side

Window-Specific Technology: KINEGRAM REVIEW®



Front Side



Reverse Side

Window-Specific Technology KINEGRAM REVIEW®



Front Side

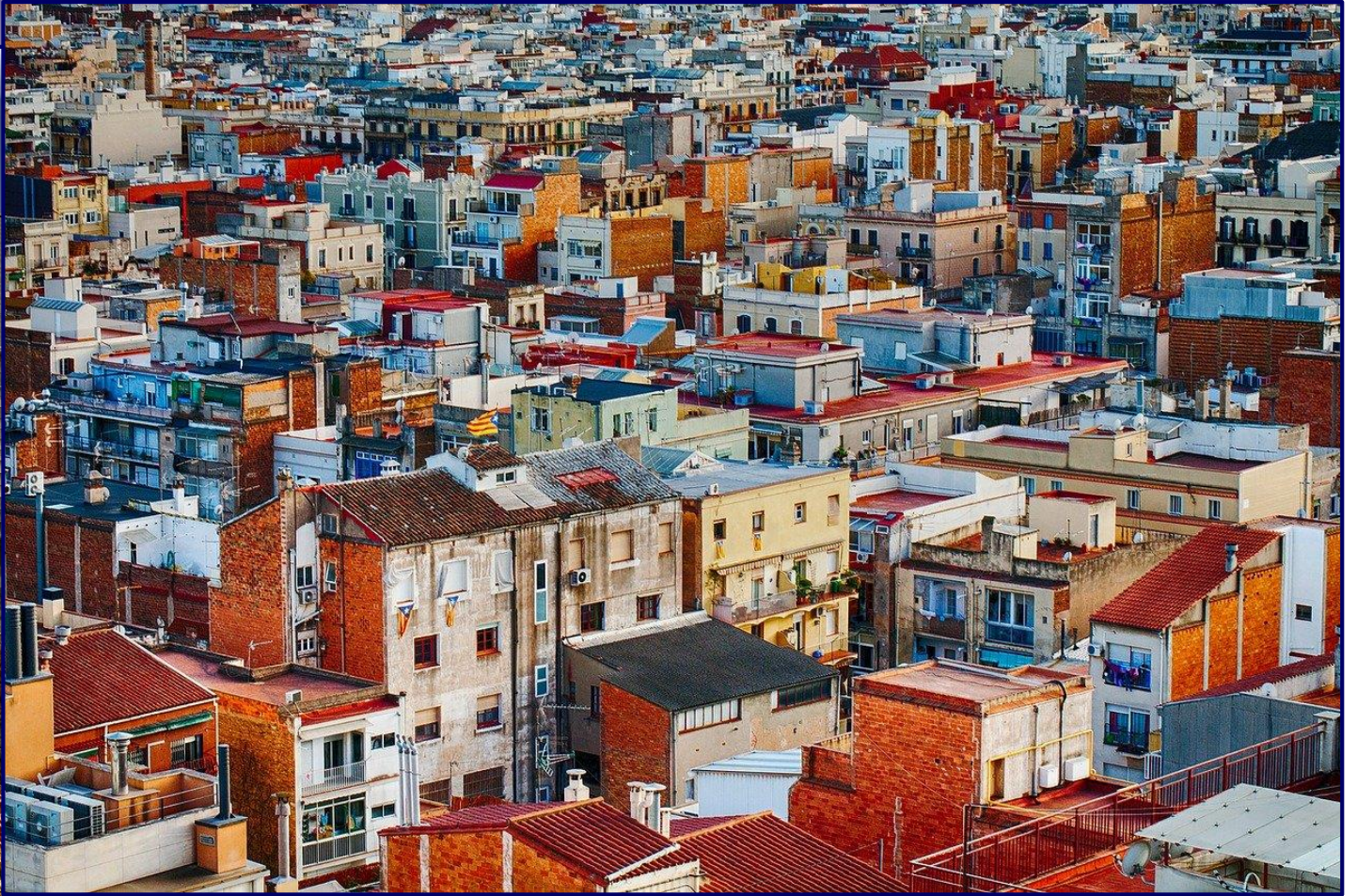


Reverse Side

VISION





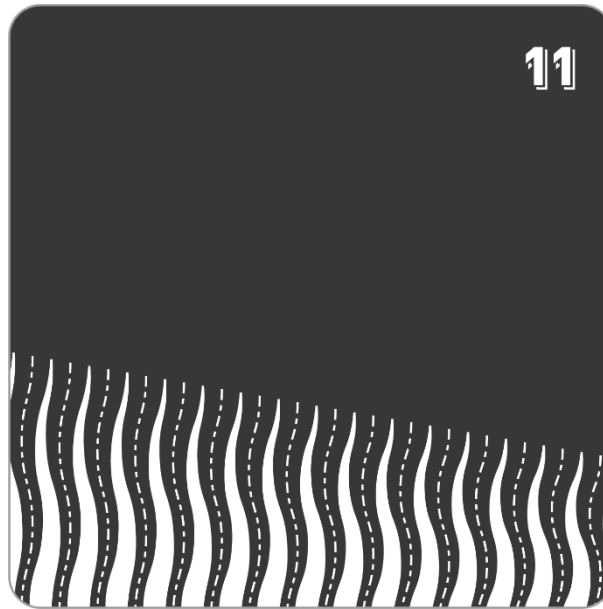
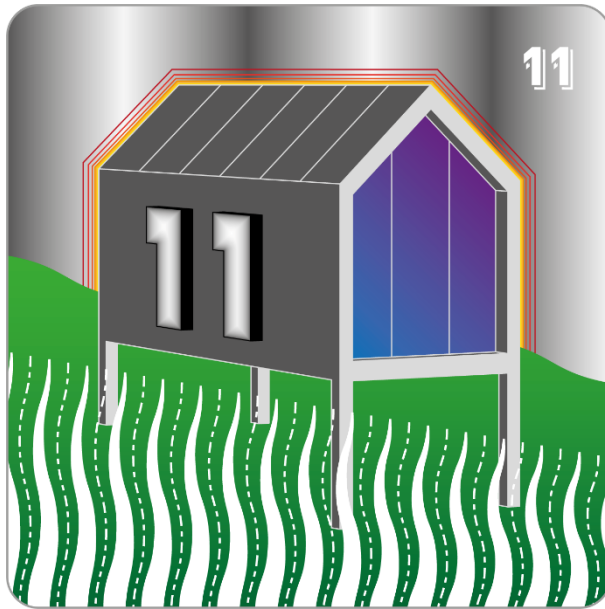




KURZ Technology



KURZ Technology Partial Metallization



black is metal
white is transparent

- Higher level of security through combination of metallized and transparent areas
- 100 μm (0.1 mm) min. line width
- ± 0.6 mm tolerance of metal to diffraction in all directions

KURZ Technology: **Partial Metallization**



KURZ Technology: **KINEGRAM®** High Definition Metallization



black is metal
white is transparent

- Very difficult to counterfeit
- Use of very fine details, line modulations and halftone images
- 10 μm (0.01 mm) min. line width
- ± 0.6 mm tolerance of metallization to diffraction in all directions

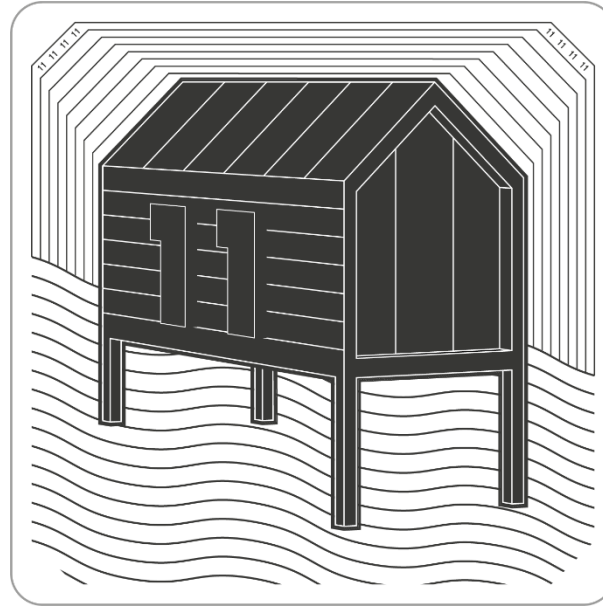
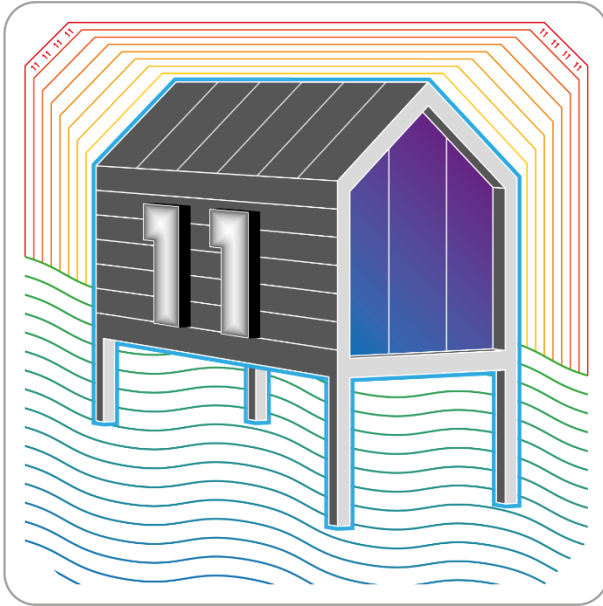
KURZ Technology: **KINEGRAM®** High Definition Metallization



KURZ Technology: **KINEGRAM®** High Definition Metallization



KURZ Technology: **KINEGRAM ZERO.ZERO®**



black is metal
white is transparent

- Perfect alignment of optical effects with metallized areas
- Exact placement of design elements
- 35 μm (0.035 mm) min. line width
- ± 0.0 mm tolerance of metallization to diffraction

KURZ Technology: **KINEGRAM ZERO.ZERO®**



KURZ Technology: **KINEGRAM ZERO.ZERO®**



KURZ Technology: **KINEGRAM COLORS®**



black is metal
white is transparent

- Large color palette
- Color is in perfect register to partial metallization
- 0.1 mm (100 µm) min. line width
- Tolerance of color to diffraction

KURZ Technology: **KINEGRAM COLORS®**



KURZ Technology **KINEGRAM COLORS®**



KURZ Technologies



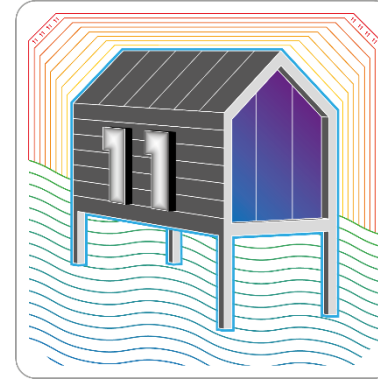
Partial Metallization

- 100 μm (0.1 mm) min. line width
- ± 0.6 mm tolerance of metallization to diffraction



KINEGRAM® HDM

- 10 μm (0.01 mm) min. line width
- ± 0.6 mm tolerance of metallization to diffraction



KINEGRAM ZERO.ZERO®

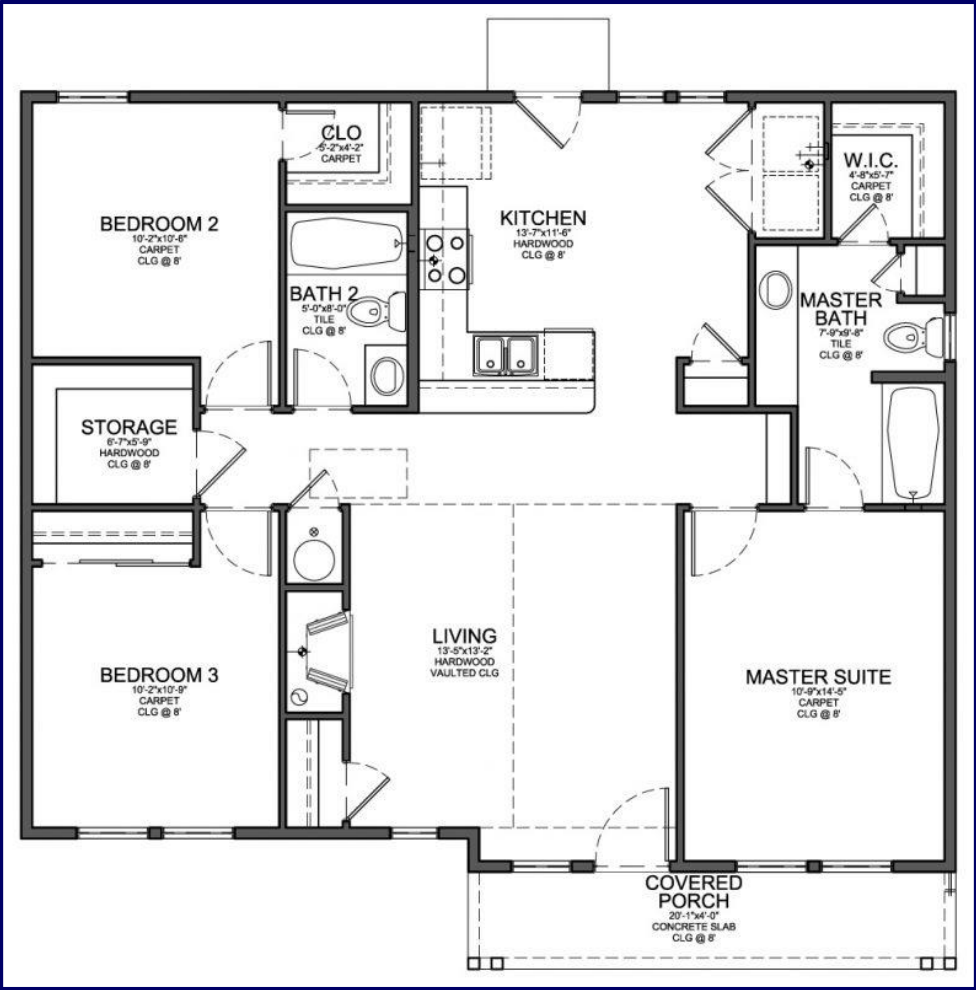
- 35 μm (0.035 mm) min. line width
- ± 0.0 mm tolerance of metallization to diffraction



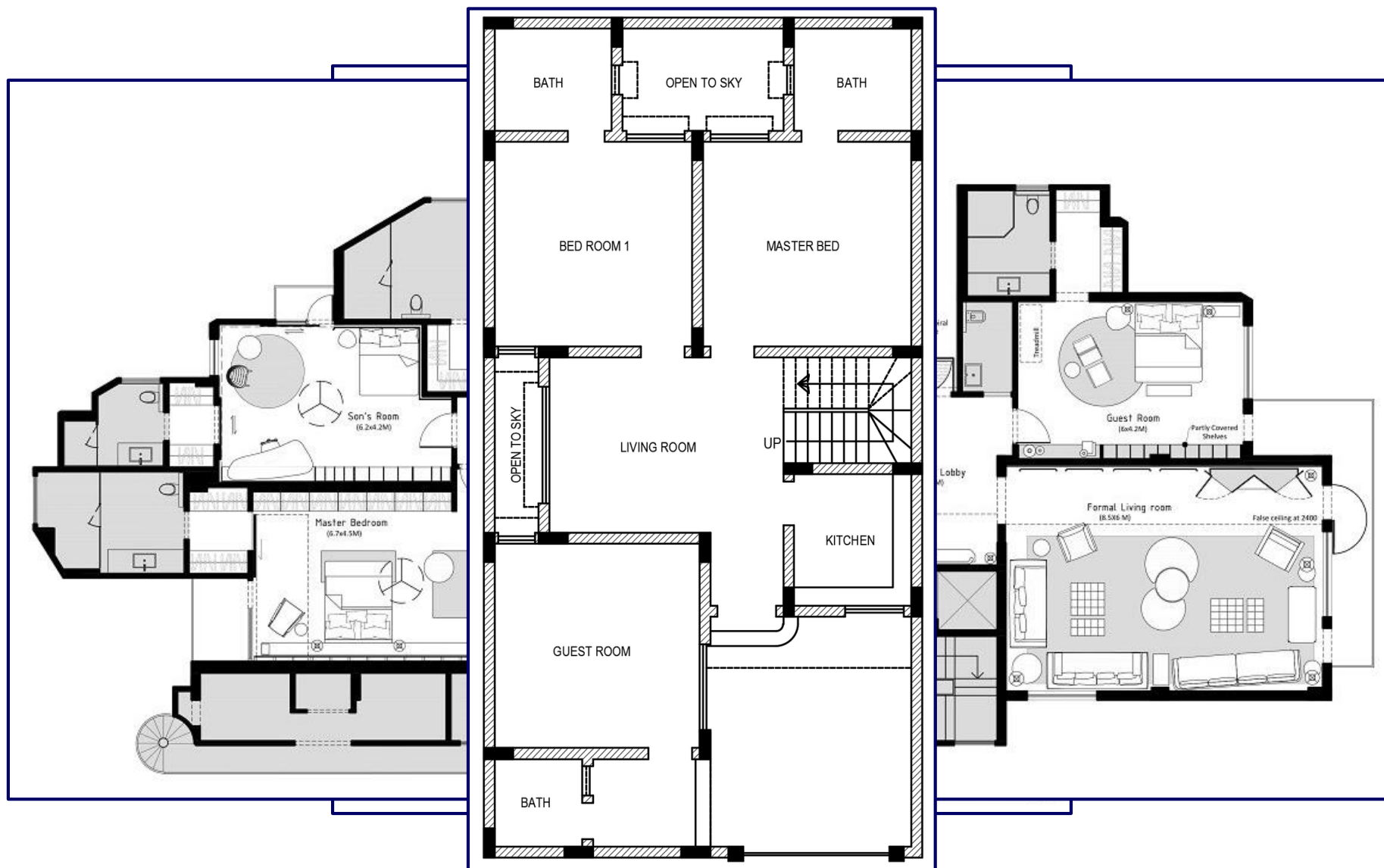
KINEGRAM COLORS®

- 100 μm (0.1 mm) min. line width

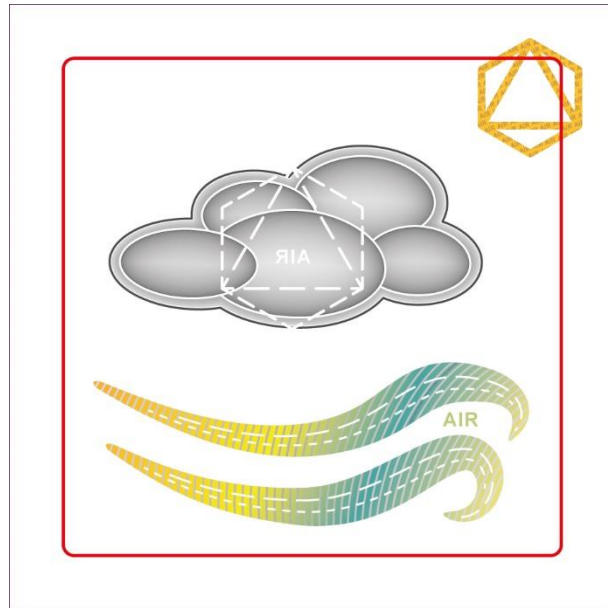
PLAN



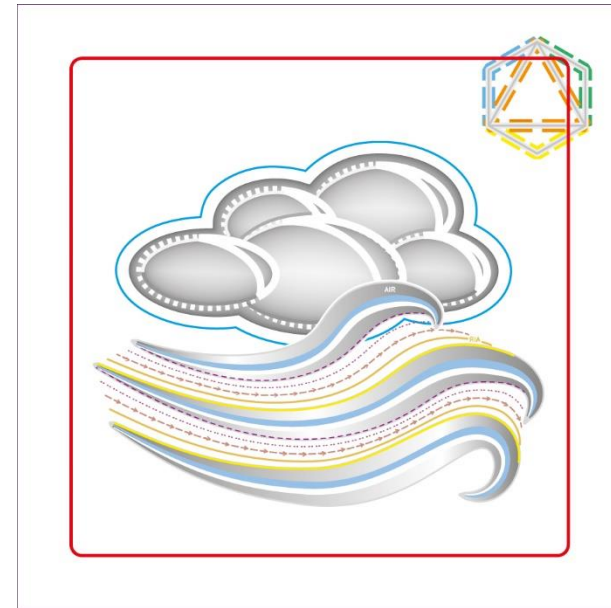




Iterations



Partial Metallization



KINEGRAM ZERO.ZERO®

Core Effects: **Surface Relief**

- 3D-Illusion
- Completely flat
- Various graphical shapes

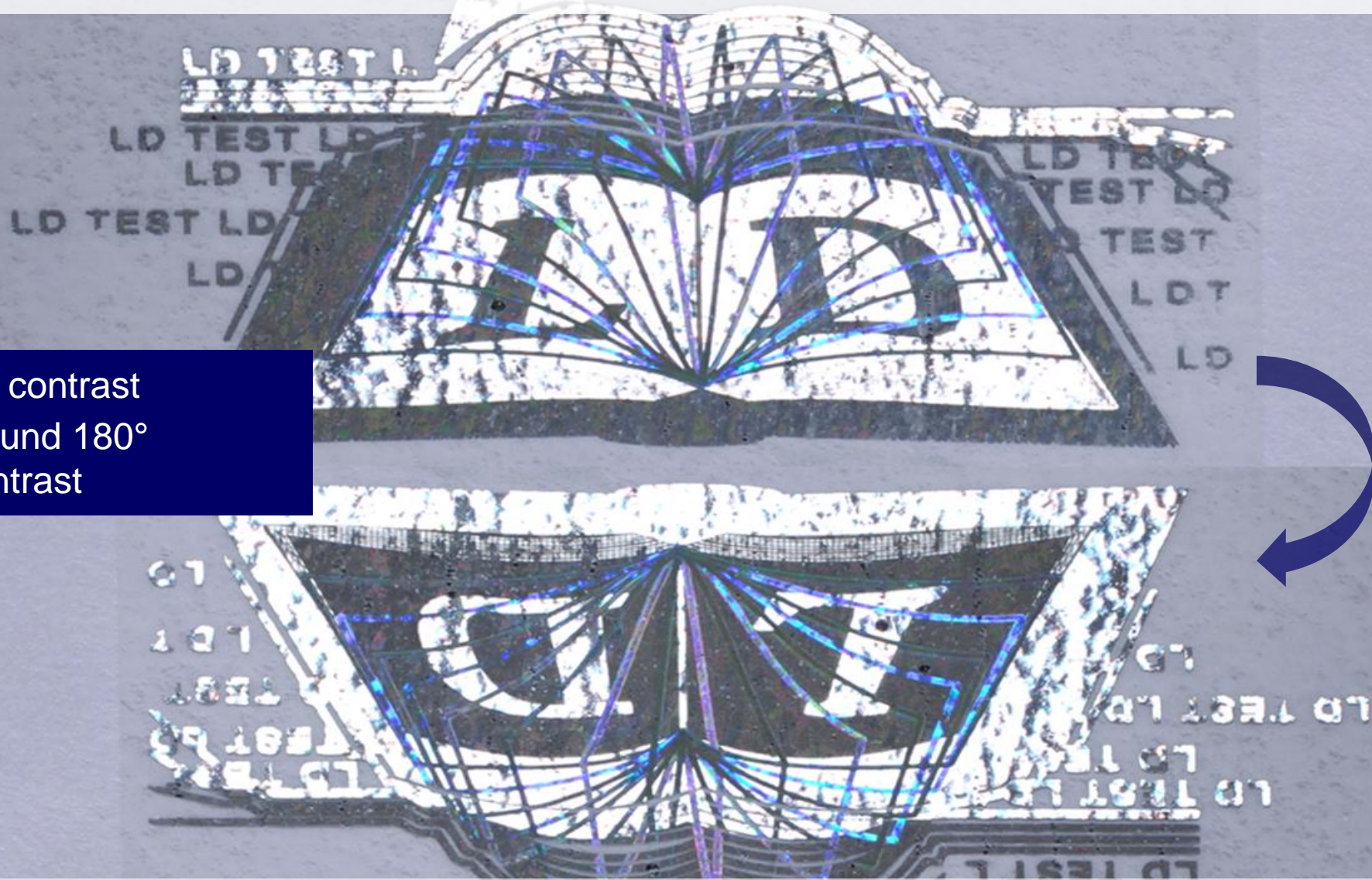


Core Effects: Surface Relief



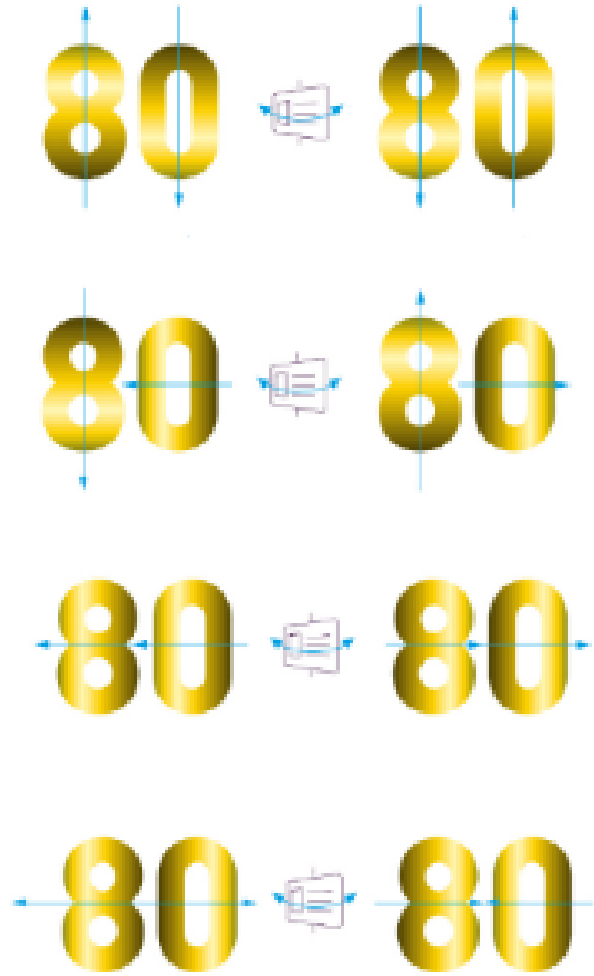
- 3D-Illusion
- Completely flat
- Various organic shapes

Core Effects: **Diffraction Watermark**



- Bright / dark contrast
- Rotation around 180° reverses contrast

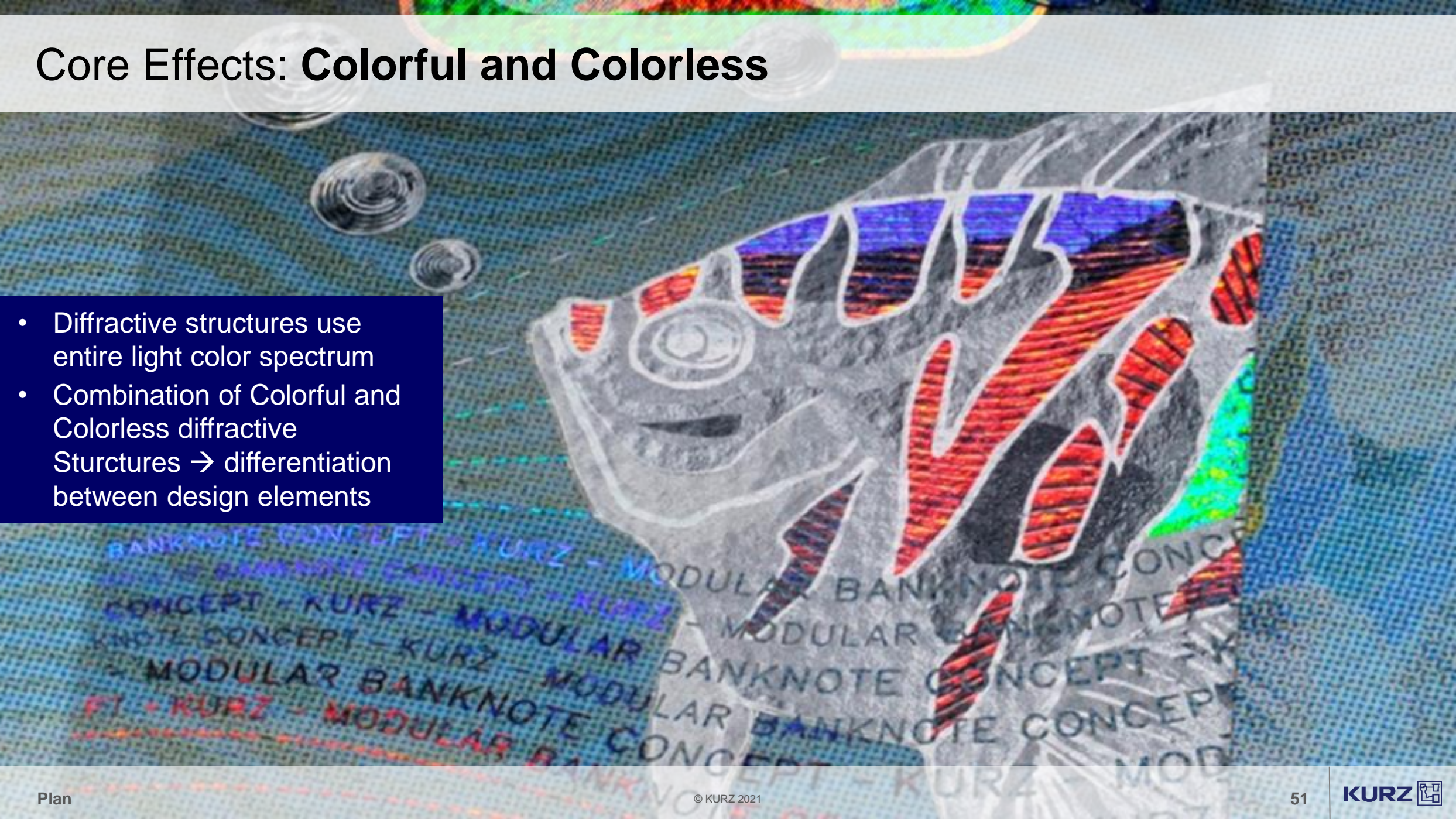
Core Effects: **FLUX**



- Strong and striking movement effects
- Multiple options: vertical, horizontal, diagonal, crosswise, circular, rotating, ...
- Can be combined with color for even more visibility and security

Core Effects: Colorful and Colorless

- Diffractive structures use entire light color spectrum
- Combination of Colorful and Colorless diffractive structures → differentiation between design elements



Core Effects: **Fine-Line Transformation and Movement**



- Fine lines move one after the other in a defined order upon tilting
- Transform one shape into another
- Creates vivid foil designs

Core Effects: Image Flip



- Two clear images change between each other upon tilting

Core Effects Image Flip



- Two clear images change between each other upon tilting

SUMMARY



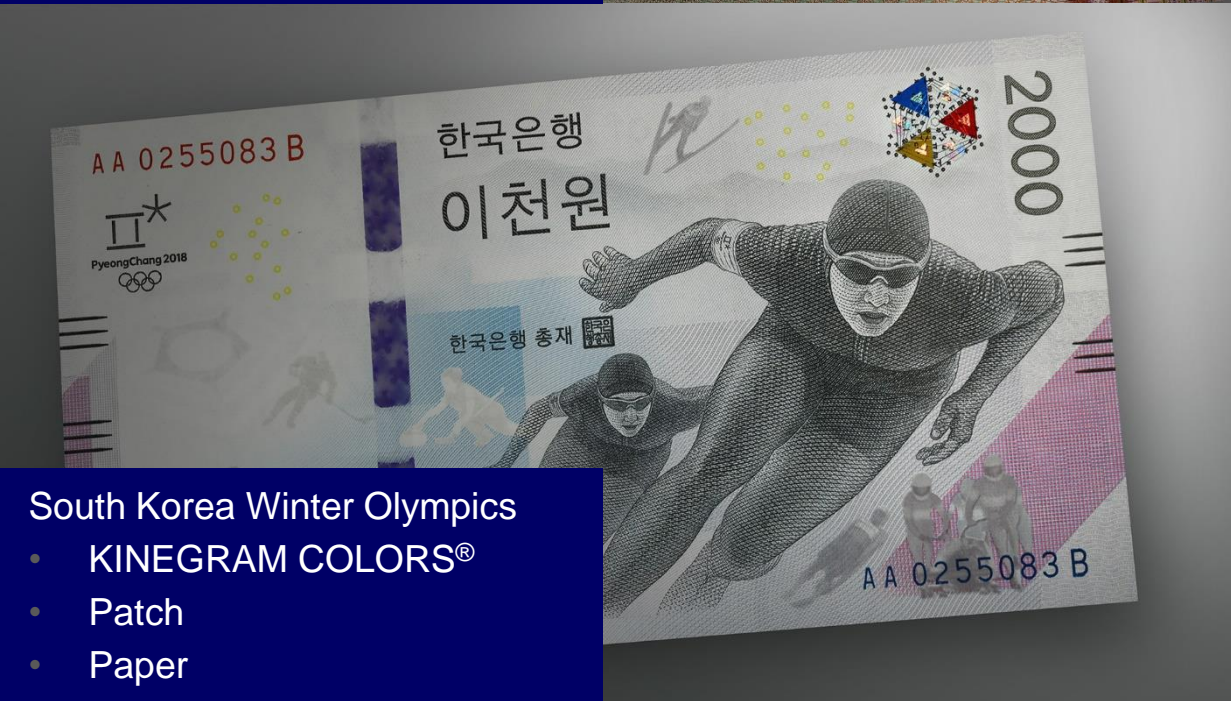
New Zealand Dollar

- KINEGRAM ZERO.ZERO®
- Patch over Window
- Polymer



European Monetary Union

- Partial Metallization with KINEGRAM REVIEW®
- Stripe over window
- Paper



South Korea Winter Olympics

- KINEGRAM COLORS®
- Patch
- Paper



Australian Dollar

- KINEGRAM ZERO.ZERO®
- Stripe over Window
- Polymer

Integration



Integration



COLLABORATION

=

INTEGRATION

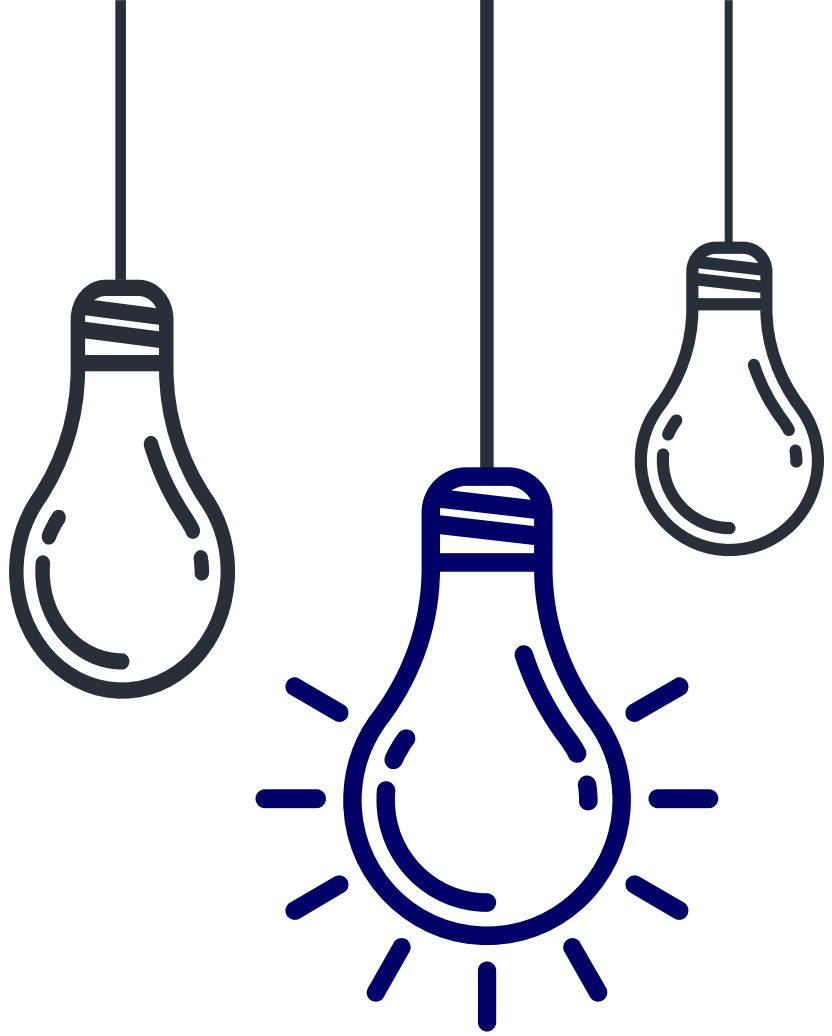
The slides of Bank of England are not included in this file due to confidentiality agreements



The new
£50 note

$$25 \sum_{k=0}^{\infty} \frac{1}{2^k}$$





What's Next?

Designing Banknotes Together!

**We will be happy to
support you during
every design step!**



Contact Information



Stephanie Leemann
Designer
Design & Origination

stephanie.leemann@kinegram.com



Peter Mühlfelder
Head of Business Area Security &
Managing Director, OVD Kinegram AG

peter.muehlfelder@kurz.de



BANK OF ENGLAND



Debbie Marriott
Design Lead

Debbie.Marriott@bankofengland.co.uk

KURZ Technology – The Essential Element

... for additional information please visit www.kurz-banknotes.com

Follow us on:



The information provided in this presentation and/or feasibility study is given according to our best knowledge and experience as of the date of this document, but **NO REPRESENTATION, GUARANTEE OR WARRANTY, EXPRESSED OR IMPLIED IS MADE AS TO THE ACCURACY, RELIABILITY OR COMPLETENESS OF THE INFORMATION OR TO ANY SPECIAL QUALITY OR FITNESS OF THE PRODUCT FOR A SPECIAL APPLICATION.** This information does not release our customer from his own liability for care examination of any fitness of the products for his special application and particular individual specifications. This especially applies to any further production steps which follow subsequent to the application of the transfer product, but which are completely out of the control of us.

© 2021 LEONHARD KURZ Stiftung & Co. KG All rights reserved.

This presentation and/or feasibility study is protected by copyright and shall not be reproduced, distributed, or transmitted in whole or in part and in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without our prior express written consent.