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# **MONEY TALKS:**

Innovative Applications of Typography on banknotes

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Abstract: Banknotes lie at the heart of our exchanges and interactions. Circulating for more than 350 years now, we cannot imagine our world without them. Even though their imagery is often ignored thanks to their largely economic role, their typography commands prime attention. The numbers and words on banknotes are a pre-requisite for effective exchange. However, the various usages of the same are eye opening and have not yet really been explored in academia. This paper, the first of its kind will present typography in its various contexts and innovative applications on the everyday banknotes that we all use around the world.

Key words: Typography, Banknote, Security, Design

### 1. Introduction

The modern banknote owes it origins to the invention of the movable type printing press by Gutenberg in the 12<sup>th</sup> century. The first banknote was issued almost 500 years later in 1668 in Sweden (De Heij, 2012). The humble origins of moveable type and the printing press are duly acknowledged and well represented on Iceland's 50-Kroner with two block printers in the foreground and a wallpaper of the metallic blocks ornamenting the background.



Figure. 1 Reverse side of 50 Kroners, Iceland (1981)

Inspired by the tradition of the promissory note, the banknote was the first form of money with negligible intrinsic value. The precursors to the same were metallic and commodity money exchanged for their actual value and worth (Cribb, 1990). The banknote albeit, provided for flexibility and universality but only thanks to the letters and numbers imprinted on it. As this paper reveals, type plays a primary and essential role on banknotes, sometimes very obvious in its depiction and in other instances, rather complex and mysteriously camouflaged.

#### 2. Literature Review

Even though banknotes are used daily, not much importance or attention is given to their imagery. The denomination, on the other hand, enjoys the spotlight. However, despite this, academia has largely ignored documentation or discussions of banknote artwork imagery. This is rather surprising as banknote users form a very large segment of world population not only in terms of absolute numbers but also in high modal usage occurrences. However, some attempts have been made.

Thematic classification of imagery has also been acknowledged and published (Monestier, 1983), (Standish, 2000), (Mudd, 2006). A detailed content analysis of banknote imagery and its semiotic classification was documented with regards to the Euro and the replaced European currencies in the Eurozone (Dahanukar, 2004) to understand the importance and relevance of everyday popular culture and its impact on individual and collective identity. But the analysis of the emblazoned text has surprisingly not caught as much attention in literature in spite of enjoying the top-spot in the viewing of the banknote. This paper aims to address that gap.

## 3. Research Methodology

Typography lies at the heart of the banknote's design and existence. Without the denomination and the issuing authority information, the double-sided printed slip of paper is merely a fraction of its value. It is the words and numbers that give the banknote its exchange value, a value that is exponential to its intrinsic value. It is also the major differentiator of banknotes within an issued series, especially when all the notes are printed in the same size, like the United States Dollar. The importance of typography on banknotes is well worth noting and claims examination.

For the purpose of this research a total of over 2,000 banknotes from the author's private collection were studied and by using qualitative content analysis were classified under various types keeping in mind the purpose and style of the written words emblazed.

## 4. Findings

The broad categories that emerged from the research were; typography as information, typography as calligraphy, typography as art, typography as security and typography as design. Along a continuum, starting from the basic function of communication, to art and security, ending at design.

## 4.1 Typography as information

Denominations as numbers and words along with issuing authority information make typography an essential part of money for its effective exchange. In fact, they lie at the soul of its exchange. Especially for paper and the recent, polymer banknotes that have very little inherent value as compared to their exchange value. It is this denomination that determines the value of each banknote, making the depiction of numbers and words extremely essential for its information, communication and exchange. The Bank of England issued 1-Pound note was first printed in 1928 (Figure 2) and continued on for almost forty years showcasing the same design. The denomination in words and numbers as well as the issuing authority information and legal clause as well signatures is perhaps the standard template that is still being followed on most banknotes around the world even today, as can be seen on the bank's latest (Figure 3) polymer issue.



Figure. 2 Obverse side of 1 Pound, England- Great Britain (1949)



Figure. 3 Obverse side of 20 Pounds, England- Great Britain (2020)

#### 4.2 Typography as calligraphy

Different typefaces and styles that are freehand as well as acting like culture indictors are specially chosen to add value to banknote design by linking them to the traditions and ideologies of their issuing nations. The "Central Bank of Egypt" (Figure 4) even though written in English borrows its calligraphic style from the native Arabic. The "Central Bank of Ireland" also follows a Celtic font-style flaunting a medieval look (Figure 5).



Figure. 4 Reverse side of 1 Pound, Egypt (2016)



Figure. 5 Reverse side of 1 Pound, Ireland (1985)

The artworks also adorn the historical and literary treasures as can be seen on the Irish pound (Figure 5) with the entire reverse being decorated form and excerpt from Ireland's oldest surviving manuscript, the Lebor na hUidre. Calligraphic selections are also seen like in Bulgaria's case (Figure 6) and its national hero, Vasil Levski's legendary quote in Cyrillic along with his signature.



Figure. 6 Obverse side of 1,000 Leva, Bulgaria (1994)

Different language panels written in calligraphic style describing the same denomination are seen on the Indian Rupee notes (Figures 7,8,9 and 10) providing a peak into the nation's rich, cultural diversity best represented on its banknotes. Right from one of the first India Rupee issues, various denominations have always featured in different languages over the past 100-odd years. The most by any nation even until date.

With 9 languages (including English) on a British-India issue from 1917 to the present, where 17 languages (including Hindi and English) are seen calligraphed on the Rupee.





Figure. 7 Reverse side of 1 Rupee, British India (1917)

Figure. 8 Reverse side of 1 Rupee, India (1951)





Figure. 9 Reverse side of 1 Rupee, India (1963) Figure. 10 Reverse side of 1 Rupee, India (2017)

## 4.3 Typography as art

The Cambodian 100-Riels (Figure 11) is an interesting banknote artwork flaunting two different scripts (Khmer & Roman) along with guilloche patterns spread across the entire canvas and even embedded in the denomination (100-in Khmer) encapsulated as part of the entire design converting the numerals into an art form.



Figure. 11 Reverse side of 100 Riels, Cambodia (1972)

The nation's name, "Canada" is recreated in all-capitals in a tint in the background of this note (Figure 12). Just like the robins that announce the advent of spring in the nation, this series defined the start of cleaner design lines on Canadian banknotes with simplified imagery and usage of text being minimalistic and artistic.



Figure. 12 Reverse side of 100 Riels, Cambodia (1986)

Brazil's commemorative banknote (Figure 13) features the denomination in numbers rather artistically forming a mirror pattern in the centre. The issuing authority information as a clear, missing font only seen by its shadow and the denomination in words presented in the same style but in a perpendicular, vertical format, all contribute to this banknote artwork in being very interesting and innovative at the time of its issuance.



Figure. 13 Reverse side of 500 Cruzeiros, Brazil (1972)

## 4.4 Typography as security

With counterfeiters relentlessly at their heels, banknotes are adorned with mind-boggling artworks. Constantly integrating updated security with typography taking the lead.

Starting with the simple serial number and decorative numbered denominations as seen on Germany's note (Figure 14) to micro lettering as can be noticed on Bhutan's banknotes (Figure 15).



Figure. 14 Obverse side of 5,000 Marks, Germany (1923)

The Bhutanese banknotes feature a good mix of traditional, calligraphic text in Chhokey identical to classical Tibetan script combined with micro lettering in English.



Figure. 15 Obverse side of 1 Ngultrum, Bhutan (2013)



Figure. 16 Obverse side of 100 Euros, European Union (2019)

Recreating text and numbers on holographic foils and security threads are some of the modern security features as seen on the 100-Euros (Figure 16).

The creative treatments on banknotes vary from basic to complex depending on how deep the issuing authorities' pockets go towards spending money to safeguard their money.

## 4.5 Typography as design-form and function (art and security)

This 5-Pound note (Figure 17) issued by the Bank of England makes a rather noteworthy statement of the marriage of art and security with creative calligraphic strokes weaving entire text panels as a tapestry across the banknote's canvas. The earliest form of micro lettering used in the frame around the monarch render this banknote's engraver as a premier typographer.



Figure. 17 Obverse side of 5 Pounds, England- Great Britain (1973)

The 10-New Pence banknote's design (Figure 18) issued by the British Armed forces to be used at British Service Canteens across regions is another excellent example of design - of form and function, of the interweaving of art and security. The entire artwork is almost completely laden with typography, both informative and decorative.



Figure. 18 Reverse side of 10 Pence, British Armed Forces (1972)



Figure. 19 Obverse side of 50 Korun, Czechoslovakia (1929)

The 50- Korun banknote from Czechoslovakia (Figure 19) artistically uses its corners for depicting the denomination which are also repeated across the entire note's canvas to fill up the background as a simple and artistic yet difficult to copy, security measure. A similar approach in design albeit much more complicated and better presented, can be seen on this Cuban banknote (Figure 20). Flaunting simple typefaces but an almostimpossible to copy number of denominations "5" etched across the entire frame.



This Ottoman Empire note (Figure 21) from over 100 years ago displays the magnificence of artistical ability and excellence in precision to format Islamic text embedded in shapes much before the advent of high-end graphic software. The mastery of the typographer lends this note not only an aesthetic magnanimity but also a sacred beauty.



Figure. 21 Obverse side of 10 Livres, Ottoman Empire (1918)

## 5 Conclusion

Banknote canvases offer a great opportunity to showcase typography as information, calligraphy, art, design and security. Various banknotes showcased from over 100 years have displayed and documented type's various utilisations as this paper has revealed.

The modern banknotes are just around 350 years old. They are much younger than the earliest instances of writing as well as the recent history of printing. However, no other article from popular culture has demanded so much attention and continues to do so till date, rendering banknotes as one of the most exciting and intriguing artefacts to study. From the simple role of information communication to anti-counterfeiting, high-end security and protection, typography on banknotes offers a myriad of innovative applications. It's time that the world listens when money talks.

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