

The cash cycle

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1. Word search

Find the 10 hidden words related to the cash cycle. Don't forget to look in all directions (horizontal, vertical, diagonal).

B	S	C	E	A	U	L	X	C	M	G	M	D	T
M	D	D	C	U	T	B	U	S	I	N	E	S	S
B	X	A	T	T	Q	I	C	A	S	H	U	C	D
C	Z	C	C	H	B	X	X	O	S	P	U	E	S
C	O	M	M	E	R	C	I	A	L	B	A	N	K
K	T	B	U	N	D	E	S	B	A	N	K	T	R
E	R	U	O	T	U	B	J	K	A	G	D	R	X
H	A	C	L	I	V	R	N	V	J	H	Q	A	R
D	N	F	W	C	U	A	T	Q	R	Y	C	L	E
B	S	A	R	I	N	N	U	J	A	S	V	B	M
M	P	K	J	T	O	C	W	L	J	Q	F	A	N
U	O	X	I	Y	S	H	J	J	T	E	Y	N	D
U	R	M	S	G	W	E	D	L	Z	M	S	K	M
G	T	P	C	O	N	S	U	M	E	R	Z	W	T



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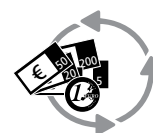
2. Gap-fill

Responsibility for the cash cycle lies with the national central banks of the euro area countries. In Germany, this is the _____.

The central banks decide together how many _____ are to be printed. The _____ are minted by order of the national _____ and brought into circulation by the national _____.

Commercial banks obtain the _____ that they require from their nearest Bundesbank branch. _____ transport it from Bundesbank _____ to _____. Consumers and businesses withdraw cash from their _____ and use it to pay retailers, for example.

Surplus cash taken by _____ is usually transported directly back to the _____ branches by the _____ or more rarely paid in at a _____.



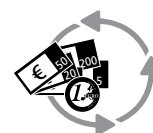
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After checking the paid-in cash for _____ and _____, the commercial banks can disburse it again to consumers and businesses. Any surplus cash not needed by commercial banks for _____ is also taken back to the Bundesbank branches by _____.

At the Bundesbank branches, the cash paid in is checked for _____ and _____. Worn money is _____ and replaced with fresh cash.

Through its branches, the Bundesbank ensures that _____ banknotes and coins are available at all times to meet the demand for _____.

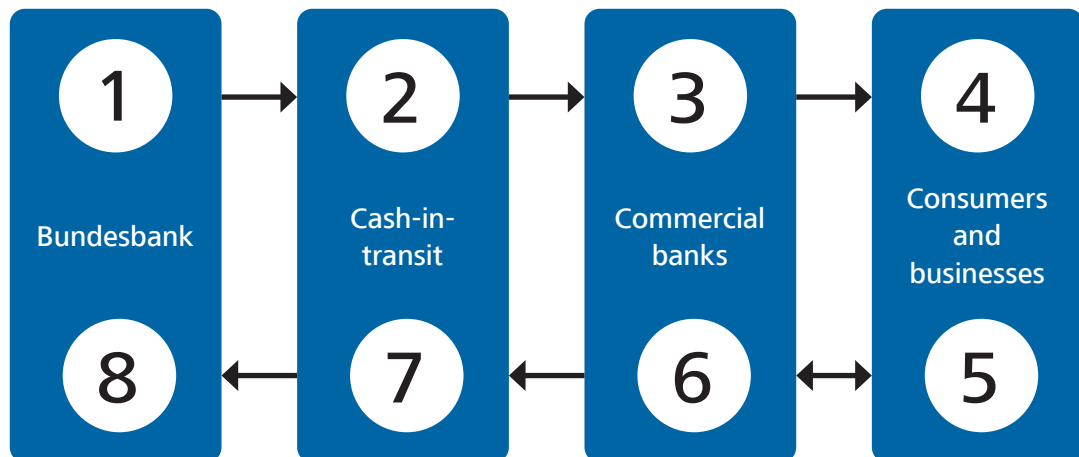


The cash cycle

3. The cash cycle

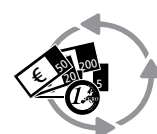
Assign the following activities to the correct party. Put the letters in brackets after each activity in the corresponding numbered box to find the solution word.

- Transport cash back to the Bundesbank (T)
- Produces cash and holds it for commercial banks (B)
- Pay out cash to consumers and businesses (N)
- Deposit surplus cash at commercial banks (N)
- Checks money for its authenticity and quality, replaces worn money (E)
- Withdraw money and use it to pay (K)
- Transport cash to the commercial banks (A)
- Pay cash out again or return it to the Bundesbank via cash-in-transit companies (O)



1	2	3	4	5	6	7	8

Solution word:



4. Bonus activity: security features and counterfeit money

Banknotes and coins that are paid into the Bundesbank branches are checked for authenticity and quality. Counterfeit money and any cash that has become worn is removed from the cash cycle and replaced with fresh banknotes and coins. Would you recognise counterfeit money? Which security features can you check in order to find out if a banknote is genuine?

Put the following security features in the correct boxes:

emerald number, watermark, hologram, raised lines (x2), security thread

